WHICH?

MARCH 2003

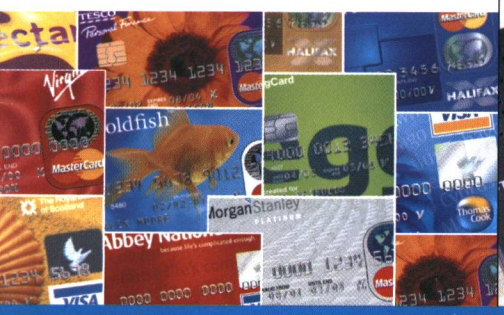
| Printer, scanner, fax all-in-ones | Car safety league | Trade associations | Air purifiers | Ethical finances | School meals |

SAVINGS ON TAP

Could a water meter cut your bills? We do the sums

PERKS ALERT

Points and cashback compared



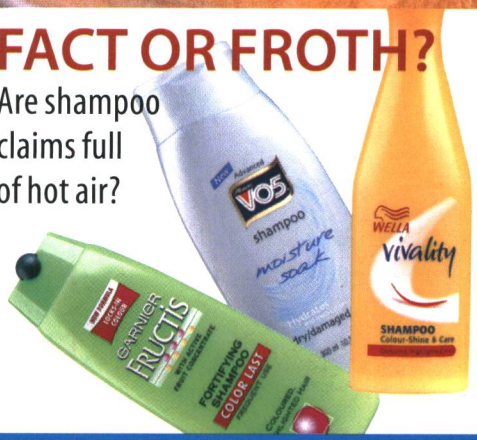
CUT THE CORD

Get mobile with the best of the latest digital cordless phones

WIN! A BEST BUY DETAILS PAGE 3

FACT OR FROTH?

Are shampoo claims full of hot air?



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WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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Could you save with a water meter?

Water bills have gone up by an average of 20 per cent since the industry was privatised in 1989. Bills for people without meters to measure their water use have gone up by as much as 25 per cent. But, unlike in other industries like gas and electricity, water privatisation didn't give consumers the option to switch companies for a better deal or better service. You're still stuck with your local provider, whatever it charges. But most people do have one choice – whether or not to install a water meter.

You're most likely to benefit from having a meter if your household uses a small amount of water and if your property has a high rateable value. If that sounds like you, and you are one of the 77 per cent of households without a meter, then grab a pen and your last water bill and fill in the special calculator we've published on p17. It could be five minutes very well spent.

A meter won't be right for everyone, though, and the system of using rateable values to fix water bills means some people are forced to use one (usually because their homes were built after the switch to council tax bands in 1990). We think that's unfair and have set out our reasons in response to the government's draft Water Bill.

Helen Parker, **Editor**

FOR MEMBERS ONLY

WHICH? EXTRA
Your members-only website

www.which.co.uk/whichextra

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

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- register for our email newsletter for news from *Which?* and Consumers' Association
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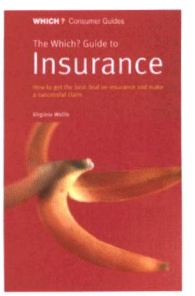
BOOK OFFER



The Which? Guide to Insurance explains all the ins and outs of insurance – how to cut the cost of your current policies, how to avoid over-insuring, and how to challenge a rejected claim. We're offering the guide for £8.99 – that's £2 off its normal price. To order your copy, call 0800 252 100 (quote INS BKOW03). Offer closes 31 March 2003.

contents

MARCH 2003

FRONT COVER GETTY IMAGES

14
Save money and water with a meter

COVER

14 WATER METERS Unmeasured bills have gone up by 25 per cent since 1989. Could you save with a meter?

CHOOSING & USING

10 CAR SAFETY Ford's Fusion leaps to the top of the supermini safety league – plus 11 more new cars rated

20 ALL-IN-ONES These machines print, scan, fax and even photocopy. But would you be better off with separates?

24 CREDIT CARD PERKS Points schemes, cashback, free insurance – we investigate the real value of card perks

28 AIR PURIFIERS One in four of us may suffer an allergy at some point. Could air purifiers help reduce symptoms?

30 FOOD IN SCHOOLS Kids love pizza and chips. What can schools do to encourage healthier eating?

34 CORDLESS PHONES If you're fed up with trailing wires, follow our guide to picking a cordless phone

38 LIFE INSURANCE ISAs Should you consider putting your cash in to one of these lesser known investments?

41 RED WINE 24 wines from the hot Languedoc-Roussillon region of France are given a cool reception

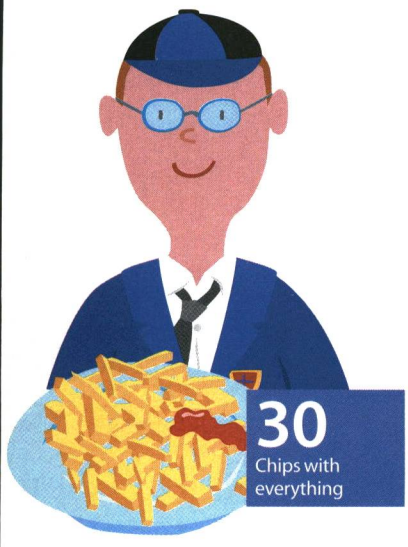
42 SHAMPOO Can shampoos really condition dry hair, or protect colour? We look at the truth behind the labels

46 ASK THE EXPERTS Your questions about...DIY safety

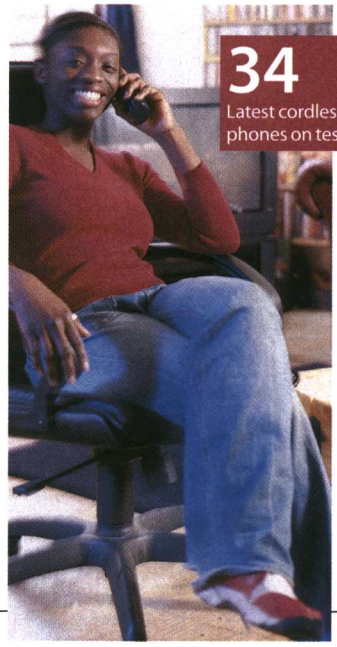
47 TRADE ASSOCIATIONS Does a trade association logo on an advert mean you can trust a company more?

50 ETHICAL FINANCES We revamp one reader's finances, to ensure she's supporting what she believes in

20
Print, scan, fax, photocopy – all with one box



30
Chips with everything



34
Latest cordless phones on test

REGULARS

04 WRITE BACK Share your views with other members

05 INSIDE STORY Endowment mis-selling success stories, and how much meat chicken nuggets really contain

09 INSIDE WHICH? Main stories from our other magazines

53 ALL CHANGE A ghetto blaster that plays music direct from the net, a disc drive that can 'tattoo' discs, and more

54 BEST BUY MONITOR Best Buy kitchen appliances

56 SAVINGS MONITOR Best Buys for your savings

58 CONTACTS A TO Z Save time when shopping around

60 BRIEF CASES Two cases from our lawyers' files

42
Do shampoos live up to their claims?

WIN!

A BEST BUY
PHONE

Answer this question and you could win one of 15 Best Buy BT cordless phones

How many digital cordless phones did we test?

To enter our Best Buy competition online, go to www.which.co.uk/whichextra, or send your entry on a postcard to 'BB March 03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Entries from 4 March to 2 April 2003. For full competition rules, see p58.

writeback

Share your views with other members

Have your say
writeback@which.net
Writeback
PO Box 44, Hertford X
SG14 1SH

In hot water

Why don't washing machines have a thermostatically-regulated hot fill? If all the people who could have hot water supplied directly from their boiler did so, it would surely save a massive amount of energy?
Name and address supplied

Many machines do have hot fill and can be directly plumbed into a hot water supply – we usually indicate which models have this feature when we test washing machines (see the table on p32 of our January 2003 report). Machines with hot fill do take less time and energy to heat the water so it's particularly beneficial if you regularly use the 60°C or 90°C programs. If you haven't had a hot-fill machine before, you may need to do some plumbing work. And don't jump into the shower immediately after starting your washing machine as you may get bursts of cold water landing on you.

Switching advice

I read in a newspaper recently that if I switch to the O2 network and keep my old mobile number, it will still be recognised as belonging to my old network. Presumably this means that if I call someone else on O2, I'll be charged at the higher off-network rate? Is this right?
Fred Pigott, by email

No. The newspapers got it wrong. O2 has confirmed that, once a number is 'ported' to its network, it is recognised as such and all calls are charged at O2 rates.

Fortifying legislation

I've noticed that most breakfast cereals have added vitamins and minerals. Are there any tests to prove that they're in the correct form to be taken up by the body?
John Allen, Manchester

Currently, added vitamins and minerals don't have to be bioavailable (that is, can be used by the body). However, this will be addressed in a recently announced draft EU legislation on the addition of vitamins and minerals to foods, by listing vitamins that are both safe and bioavailable.

Glitter jitter

When choosing a new coat for my 22-month-old son at a local store, my back was turned for a moment and he drank the contents of an opened bottle of skin glitter cosmetic, which was on a display just 50cm from the floor. Thankfully he was OK. The store immediately apologised, but added that its display complied with industry standards. It also said that it is up to parents to ensure their child's safety in a store. Are there any guidelines on this?
Andrew Muir, Worcester

Under Health and Safety Legislation shops have a 'duty of care' to customers. This means, among other things, that goods must be displayed in accordance with their intended use and risk assessments are carried out to check whether there is reasonable protection. In this instance, the store did comply with the regulations. But had it put the bottle next to, say, sweets and drinks, when customers would have assumed it was safe to eat it, it would have breached the rules.

The store is correct in saying that parents also have a responsibility for the safety of their children when they take them shopping.

LETTER OF THE MONTH

No scale in the Dales

I saw your request for tried-and-tested methods of removing limescale in 'Scale of the century' (October 2002, p52). We live in a limestone area of the Yorkshire Dales so our scaling problem is acute. Having tried various expensive products without much success, I now use vinegar. It's cheap and effective. I also use it on the kettle, showerhead, iron, and toilet. Oh, and it's nice on chips, too!
Peter Metcalfe, Settle, North Yorkshire

Our thanks to Peter and everyone for their suggestions. Many readers agreed that malt or clear vinegar is a good way to remove limescale. It's smelly, so use it in a well-ventilated room. Other popular suggestions included Clean Shower from Lakeland Ltd and Bath Power by OzKleen. Remember to check that these products are suitable for use on the materials your bathroom suite or shower screen are made from.

ILLUSTRATION KEVIN EVANS

PLEASE GET IN TOUCH

Whether you want to find out more about a consumer issue, or simply give your opinion about something you've read in *Which?*, please write back. We give £15-worth of Which? Books vouchers to the sender of our letter of the month; senders of all other letters printed receive £10 in vouchers. We may edit letters or use only an extract.

HELP WANTED

Your chance to help with research for future articles

CAR OWNERS

We're looking for views on the: ● new Audi A8 (from Nov 2002); ● new Citroën Berlingo (from Sep 2002); ● Citroën C8 ● Ford Fusion ● new Honda Accord (from Mar 2003) ● Hyundai Getz ● new Mercedes-Benz E-class (from Aug 2002) ● new Nissan Micra (from Feb 2003); ● Peugeot 307 SW (seven-seater only) ● Renault Avantime ● new Renault Mégane (from Oct 2002) ● Renault Vel Satis ● new Saab 9-3 Sports Saloon (from Sep 2002); ● Skoda Superb. Please include full contact details, and the model and type of car and when you took delivery of it. Dept NL.

MOVING HOME?

If you're moving house in the next six months, we may be prepared to pay for your post to be redirected for a short time. Please contact us with your current address, where you're moving to, and when you expect to move. Dept NL.

CELLAR CONVERTS

If you've recently converted your cellar, and are willing to feature as a case study, we'd like to hear your experiences. We'd also like to hear from you if you're thinking of converting your cellar. Tell us what your cellar is like and any plans you have. Please include full contact details. Dept ANB.

DIGITAL CAMERAS

We're looking for a couple of keen photographers to try out digital cameras. If you're interested, please contact us. And please let us know whether you have a computer and any previous experience with digital cameras. Dept BRW.

Email helpwanted@which.net; go to www.which.co.uk/whichextra; write to our Hertford address, above. Please include department

FIGHT BACK

O2 BE IN ENGLAND ... AND AVOID MOBILE ROAMING

Richard Meredith used an archaic piece of law to help win a battle with mobile phone giant O2 over its failure to keep to credit limits.

Mobile call costs when you're abroad are not only sky-high, but it's hard to know what you're paying. So if you're trying to keep the lid on them, credit limits ought to help.

But while Richard, from Buckinghamshire, was travelling on business in North Africa and Asia, O2 allowed his call costs in one month to run £1,375 over the £250 monthly limit he'd agreed with the company. In another month, the bill overran by £785.

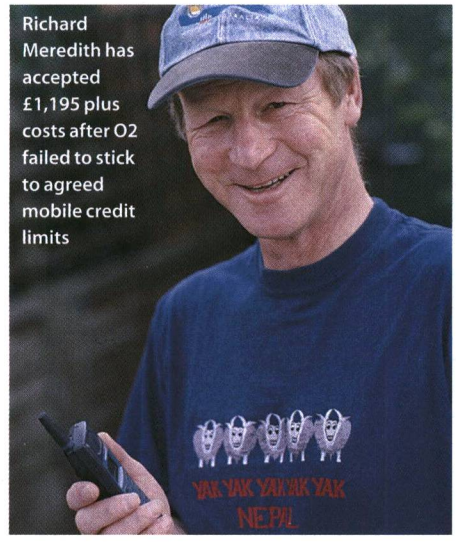
We told of Richard's plight in October 2001 ('The mobile phone credit limits you can't rely on', p7). Nearly three years after the incident – and about a month before the case was due to be decided in court – O2 offered Richard £1,195 plus his court fees, which he accepted.

Richard initially argued that O2 had breached his contract by failing to keep to the agreed credit limit. However, this seemed to fall on deaf ears. Then, on advice from Which? Legal Service, he accused O2 of 'unjust enrichment'. Almost immediately, the company made a decent offer.

'Unjust enrichment' means taking more than you're entitled to take. This accusation is less straightforward than claiming a company breached an agreed credit limit.

Richard said: 'The lawyers found new ammunition to strengthen the case, and this finally unlocked the door to a settlement.'

O2 said that its credit limits – including Richard's – had been 'advisory' only, partly because there can be a time delay for billing information from calls made overseas to feed to a customer's account. It said it now offers no limits at all. The company denied any liability in Richard's case.



Richard Meredith has accepted £1,195 plus costs after O2 failed to stick to agreed mobile credit limits

We think all phone companies should offer their customers credit limits and stick to them. This is particularly important for curbing call costs if your phone is stolen.

Meanwhile, the Competition Commission has also accused the mobile phone industry of taking more than its share – and forced it to cut call charges. It said that companies are overcharging customers by up to 40 per cent for calls from mobiles and land lines to other mobile networks. We welcome this move and look forward to a more open and clear market for consumers.

Builder scheme to charge consumers

You could come up against a brick wall if you use a tradesman from the government's Quality Mark scheme. *Which?* has learned consumers may have to pay to make a complaint.

The Department of Trade and Industry announced the scheme last year in a bid to reduce the billions of pounds that we all waste on botched work and scams by cowboy builders. It's meant to give consumers peace of mind by ensuring that registered companies are up to scratch. Inspectors will assess the work of any tradesman wanting to join. Companies must be insured and offer a six-year warranty, too.

But under the proposals you'll be charged £20 to submit a complaint. You'd then be able to complain to an independent assessor. If the complaint can't be resolved, you'd have the option of arbitration. This goes against the government's own advice to trade bodies that complaints systems shouldn't carry a fee.

See our investigation, 'Association of right cobblers', p47, for more on trade associations.

SUCCESS STORY

OUR LETTER WINS BACK THOUSANDS

Jane German and David Page have won nearly £12,000 compensation after using our tips on fighting back over a mis-sold endowment policy.

They're just one example of the many consumers who've got justice. A swift trawl of our recent postbag revealed seven letters from mis-selling victims who'd won payouts totalling nearly £65,000.

Jane and David, from Norfolk, used the ready-made complaint letter on our website, www.endowmentaction.co.uk, to complain to Countrywide Assured plc that they wouldn't have bought the endowment to pay off their mortgage had they known the risks.

The company investigated and settled quickly, offering £22,538 including £10,605 for the endowment. This put the couple in the same position as if they'd been advised originally to get a repayment mortgage.

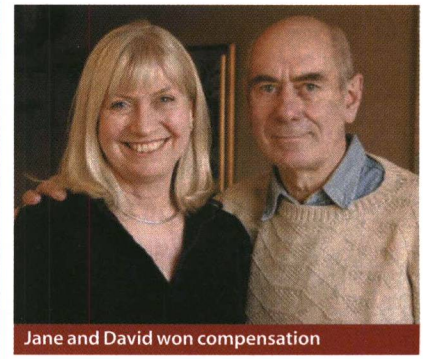
Jane said: 'We'd expected a long argument and an outcome much less favourable, so we're grateful for the guidance.'

Nearly 30,000 endowment holders have used our complaint blueprint. But we believe up to five million more don't realise they were mis-sold.

Time is running out for policyholders who, in 2000, got a 'red' projection letter warning their endowment might fall short. If they think the policy was mis-sold, they must complain within three years of getting the warning.

● ACTION POINT

If you think you were mis-sold an endowment, don't delay in complaining to the adviser. Visit our site www.endowmentaction.co.uk.


Jane and David won compensation

PHOTOGRAPHY ALAN HOWARD, JOHN TRENHOLM

HOTLINE

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

CAMPAIGNING FOR YOU

New shopping rights which come into force this month make it easier to return faulty goods within the first six months.

The government is more than a year late in bringing in these European rules, which also make guarantees legally binding. We've explained them further on p55.

Lloyds TSB has bowed to pressure, it seems, from our Switch with Which? campaign, and offered better interest for those who bank online and deposit at least £1,000 a month. We'd like to see it extend the courtesy to the rest of its customers – and to see its rivals follow suit.

The NHS is being denied a refund of more than £200,000 which health giant Schering pocketed after doctors, exposed to bogus claims, prescribed its expensive contraceptive pill Yasmin.

We asked Schering to repay the cash – the equivalent of about 50 hip operations – after exposing its false claims for 'wellbeing' effects (see 'Drugs giant misled doctors and ripped off NHS', January 2003, p5). The money is the difference between prescribing Yasmin and its next most expensive rival.

Good news for anyone prevented from flying for reasons beyond their control. Several airlines, including British Airways and British Midland, have been forced to change small print to allow customers a credit note if this happens – so, effectively, you can transfer the ticket to someone else.

A planned shake-up of credit laws is welcome – but the government must prioritise debt advice.

Consumers' Association has called for a national network of financial advice, to help people avoid dodgy practices by some debt management firms.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

WARNING

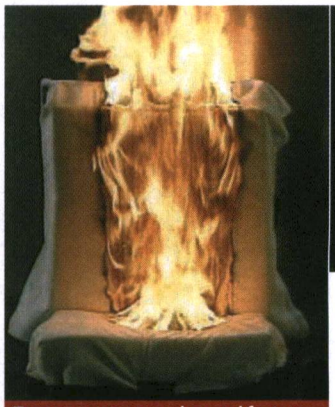
LOOPHOLE UPS FIRE RISK

A loophole means certain mattresses can fail fire safety tests but still be sold legally – and the government's doing little about it, say trading standards officers (TSOs).

Rules introduced in 1988 set tough flammability standards for furniture. In 1996 TSOs prosecuted Tempur UK Ltd for selling mattresses that broke the rules as they burned too fast. It was fined £3,500, plus costs.

The next year, Tempur registered its orthopaedic-type mattresses as medical devices; the same mattresses could be sold legally, as flammability tests for medical devices are less stringent. *Which?* has seen a test in which Tempur's foam failed the flammability test for normal foam.

The NHS also uses Tempur mattresses for 'special cases'. It claimed the mattresses bought through its national contract passed fire tests for normal mattresses.



Tempur mattresses burned faster

Tempur said its products are safe and resistant to matches and cigarettes. It questioned whether the tests in the furniture rules reflected real life, adding that its own fire tests reflected the most likely cause of any fire.

TSOs and the bed industry have been lobbying ministers to get changes to the Medical Devices Directive, and close the loophole.

Car vendors beware

Selling your car may make you liable for the fines of its new owner, under new proposals due in place later this year.

The rules will change the way private cars are sold, making the seller responsible for ensuring the buyer is who they say they are, and for informing the DVLA. If the buyer doesn't provide identification, or it proves to be false, the seller remains liable for future costs on the vehicle, such as speeding fines and road tax.

At present, if you abandon a car or are photographed speeding, you can claim it was stolen or you sold it to someone in a pub, so avoiding any fines. The new rules will stop this.

The government has still to decide how the rules will work in practice. Those currently under discussion include secure web, email or telephone transactions between buyer and seller. Alternatively, both parties could be required to present their documents together at a post office. This is how it works in some European countries, although this system relies on a national identity card system, so the government would have to decide what proof of identity would be acceptable in the UK.

We welcome the principle of continuous ownership records for cars, but the new system may leave sellers vulnerable to criminals using false documentation. We'll keep an eye on the proposals to ensure consumers are protected.

HAIR DYE CANCER LINK

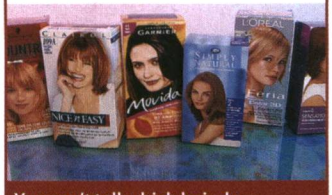
Scientists have warned the European Commission (EC) of a link between permanent hair dyes and bladder cancer – but the EC's not doing much about it.

That's the message from the European consumers' organisation BEUC. It wants action after EC scientific advisers put out a warning 18 months ago. They cited a US study which found women who used dyes once a month were twice as likely to develop bladder cancer as those who didn't dye their hair.

A recent report from these scientific advisers said many hair dyes used in Europe hadn't been checked for safety by authorities. This was because of badly collected data and 'incomplete dossiers' from manufacturers.

BEUC wants the EC to check all test results from manufacturers – if a dye hasn't been checked within the next two years, it should be withdrawn from sale, it says.

The Cosmetic Toiletry and Perfumery Association questioned the study linking hair dye with cancer – larger studies had conflicted with this, it said.



You can't tell which hair dyes have been checked for safety

PHOTOGRAPHY JONNY THOMPSON, ANTHONY BLAKE PHOTO LIBRARY

INVESTIGATION

Paltry nuggets exposed

Nuggets from fast-food chains had the most chicken, but they were all high in fat

Chicken nuggets from Burger King, KFC and McDonald's contained more chicken than nuggets from major supermarkets, in tests carried out by *Which?*.

We analysed ten brands, including five supermarket brands of frozen nuggets,and two leading names – Birds Eye Captain's Chicken Dippers and For Georgia's Sake organic nuggets. We cooked all these, just as you would, then tested them. This meant that not only can we tell you what you're actually eating, but we can compare shop-bought nuggets with fast-food offerings – Burger King Chicken Royale Strips, KFC Popcorn Chicken and McNuggets.

All contained a substantial amount of fat. For Georgia's Sake had the most, with 23 per cent. The amount of cooked chicken, without fat, ranged from a paltry 27 per cent (Asda's Battered Chicken Nuggets) up to a more meaty 67 per cent in Burger King's Chicken Royale Strips.

Strikingly, the chicken nuggets from Burger King and the other two fast-food chains all contained more meat than the rest. However, they cost far more. Burger King's nuggets, £2.39 for six (106g), were more than five times the price of Asda's. The most expensive of the shop-bought brands in our test was For Georgia's Sake. It was the only organic brand, too, and cost £2.19 for 250g (at Budgens).

FAT

Nuggets aren't the choice for those watching their fat intake. Fat in the ones we tested came partly from chicken, but also from the oil in the batter or breadcrumb coating.

Fat in the nuggets we tested came partly from chicken, but also from the oil in the coating

Overall, the nuggets with the least fat were McDonald's McNuggets, with 13.3 per cent. Of the shop-bought brands, Safeway's had the least fat once cooked – 14.4 per cent.

The fat level in all the brands was nowhere near low fat – 3 per cent fat – and all had far more than a skinless chicken breast, which is typically 1 per cent fat.

Nuggets from fast-food chains contained the most chicken

BATTERING

Nuggets have come in for a battering recently in various exposés; these alleged some worrying practices.

Last year, a Granada TV investigation highlighted concerns about hygiene in a factory making nuggets sold frozen at Iceland. The supermarket swiftly withdrew the brand of nuggets from its shelves and told us this brand – which wasn't Iceland own brand – has not returned to its stores.

In another investigation, tests by trading standards officers (TSOs) in Leicestershire showed that the contents in eight of 21 (unnamed) nugget brands didn't live up to the label's description. Seven brands were light on meat – in one case, meat content was 30 per cent less than the amount claimed. Two contained unexpected turkey, and one was claimed to be 19.7 per cent fat, when in fact it was 27 per cent.

There's no official definition of a chicken nugget, and this means the amount of meat that manufacturers put in their nuggets is basically up to them. Leicestershire TSOs found meat content varied from just 16 per cent up to 65 per cent.

Following concerns raised in the media about beef or pork proteins in chicken imported from ▷

the Netherlands, we tested our nuggets for evidence of this, but there wasn't any. The Food Standards Agency (FSA) says it is tackling the issue of pork and beef proteins in chicken, and liaising with Dutch authorities. However, industry sources told *Which?* they were sceptical that anything would be done to halt the flow of such meat into the UK, but its presence made it hard for those with higher standards to compete.

If you did want to avoid buying nuggets made from imported chicken, you'd have a tough job, since currently packets don't have to state the chicken's country of origin. This is the case for all processed meat products, such as pasties and pies. The FSA says it's pressing for change to European laws, to make country of origin clearer. We're also pressing for this.

For Georgia's Sake and Asda nuggets had the least chicken

LOOKING PASTY

Only a few of the nuggets we tested had chunky meat in them; the rest had more of a paste at the core. Again, the fast food nuggets did better.

Of the shop-bought nuggets, the chicken in the organic brand – For Georgia's Sake – was the most intact, and least processed. Safeway's nuggets also included a few chunks. The rest featured a more processed paste.

We found soya in Tesco's, Iceland's and Asda's nuggets; soya is often used to bulk out the meat.

CHILDREN'S FAVOURITE

Children love nuggets, but there are concerns that they eat them too often. Registered public health nutritionist Helen Crawley says: 'Chicken nuggets are low in iron and zinc, and have salt and fat added. This makes them a diluted meat product; you'd be better off with a smaller quantity of proper chicken. Some chicken nuggets have a low meat content – many are just chopped up leftovers, with added water, coated in breadcrumbs or batter. Nuggets represent poor nutritional value for money.'

She adds: 'Nuggets should be an occasional food for children, not something they eat every day. However, I've given classes in schools where nuggets are the main meat product for many children.'

Many children eat nuggets, or similar products such as turkey twizzlers, for their school lunch, as well as at home. We've covered food in schools in detail in our investigation on p30.

Our table, below, shows a breakdown of the nuggets we tested after they'd been cooked according to the instructions on the pack (the fast-food nuggets had been cooked already). We've also shown the huge difference in price.

Only a few of the nuggets we tested had chunky meat in them; the rest had more of a paste at the core

NEW DEFINITION OF MEAT

From July this year, there will be a new, tighter definition of meat, based on European rules. Only muscle meat will be allowed to be called 'meat' – fat, skin and gristle above certain levels, and any offal, will have to be listed separately in the ingredients on packets. Mechanically recovered meat also won't count as meat. Manufacturers will be phasing this in over the coming months. As we went to press in February, of the brands we tested, only Birds Eye claimed its labels (on Chicken Dippers) already complied.

The new definition, unlike the meat figures in our table, allows some skin and fat; Asda's nuggets, cooked, would be 34 per cent meat, For Georgia's Sake would be 38 per cent, and Burger King and KFC would be 83 per cent.

We welcome the new definition since you'll at last be able to see, in the ingredients list, which products contain added – and unexpected – extras.

THE JARGON ON THE PACKETS

You might see some of the following terms on chicken nugget packs – we've translated them.

- **'Chopped and shaped' or 'reformed': the meat isn't whole but has been processed**
- **E341: calcium phosphate, anti-caking agent**
- **E450: diphosphate, a raising agent**
- **E451: potassium triphosphate, stabiliser**
- **E500: sodium carbonate, also a raising agent**

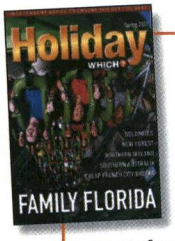
COOKED CHICKEN NUGGETS	De-fatted meat (%)	Fat content (%)	Carbohydrate (%)	Typical price	Price for 100g
Burger King Chicken Royale Strips	67	14.4	16.7	£2.39 for 106g	£2.25
KFC Popcorn Chicken	66	17.4	15.2	£1.99 for 133g	£1.50
McDonald's McNuggets	52	13.3	15.8	£1.88 for 116g	£1.62
Birds Eye Captain's Chicken Dippers	43	20.9	22.8	£1.69 for 275g	61p
Sainsbury's Chicken Breast Nuggets	42	17.6	21.3	£1.99 for 425g	47p
Safeway Breaded Chicken Nuggets	41	14.4	22.6	£2.29 for 425g	54p
Iceland Breaded Nuggets	39	17	17.6	£2.99 for 564g	53p
Tesco Crunchy Crumb Chicken Nuggets	36	17.1	16.6	£2.53 for 615g	41p
For Georgia's Sake Organic Chicken Nuggets	32	23.5	23.3	£2.19 for 250g	88p
Asda Battered Chicken Nuggets	27	17.7	24.5	£1.67 for 425g	39p

Prices correct at time of going to press

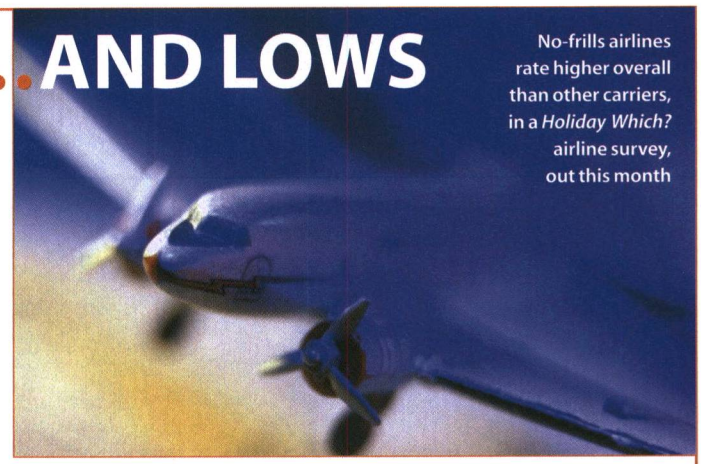
No-frills airlines beat other carriers
Anti-virus software to protect your PC

inside WHICH?

Headline stories from our other magazines



AIRLINE HIGHS... AND LOWS



No-frills airlines rate higher overall than other carriers, in a *Holiday Which?* airline survey, out this month

Small is beautiful when it comes to top place in the 'Which airline?' survey featured in this month's *Holiday Which?*. Palmair, the charter airline that flies short-haul from Bournemouth, posted an impressive top rating, with 85 per cent of members prepared definitely to recommend it to a friend.

After several years of impressive growth, no-frills airlines still do better overall than full-service and charter airlines. At least half of all those surveyed who travelled on the no-frills airlines Bmibaby, Buzz, EasyJet and Go would definitely recommend them. However, the value-for-money ratings of the no-frills carriers are generally lower compared with the results of our 2001 survey – a sign, perhaps, that other carriers are now beginning to compete on price.

As usual, long-haul carriers to Asia and Down Under – notably Singapore Airlines and Emirates – dominate the top spots, and some of the biggest charter airlines did particularly poorly. As in the last *Holiday Which?* survey, JMC Airlines, which is being renamed Thomas Cook Airlines, continued to rate badly, and MyTravel Airways, the rebrand of Airtours International, and Air 2000, the airline of First Choice, languish in the bottom-rated category. Rock bottom is Air Scandic, a charter carrier that flies out of Manchester.

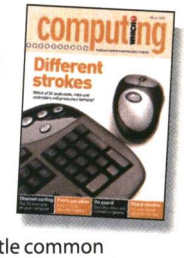
American Airlines had some favourable ratings for individual aspects of its service. Since the last survey it has increased legroom in economy class and, as a result, the number of passengers satisfied with legroom has gone up by a third. Generally, however, dissatisfaction with legroom and seat comfort on airlines remains noticeably high.

EasyJet has continued to expand, swallowing up Go recently, but has dropped out of the survey's top bracket. Meanwhile, Ryanair, which recently acquired Buzz, is the lowest ranked no-frills airline overall and does poorly on most aspects of its service, though its 'cheap as chips' tag may have helped its improvement in the value-for-money rating.

Also in Holiday Which? this month

- How to buy travel insurance
- Southern Australia
- Family Florida

PC SECURITY THREATENED



Anti-virus software is no longer enough to protect your computer from an attack, warns an article in this month's *Computing Which?*. The report reveals a sharp rise in the number of so-called Trojan Horses – programs that enable hackers to hijack your computer and steal information such as your passwords or bank account details.

Standalone anti-virus software doesn't always protect against these types of attack so *Computing Which?* recommends you also invest in a firewall, software that can detect unauthorised internet use. This is especially important with the take-up of 'always-on' broadband internet packages.

To find out which standalone anti-virus and firewall solutions proved most effective, the magazine tested six firewall and anti-virus bundles, two standalone firewalls, and four anti-virus programs. There were some surprises.

The best anti-virus solution was also one of the cheapest, **Kaspersky Anti-Virus Personal**, which costs just **£24**. One of the most effective firewalls was Zone Alarm's **ZoneAlarm Pro 3.1**, which costs **$40** (about £25) to download.

For a combined approach, *Computing Which?* recommends **McAfee Internet Security 5.0** (**£45**) or **Norton Internet Security 2003** (**£46**).

But even these programs are no defence against internet hoaxes – emails that seek to con consumers financially or spread misinformation. And, with an estimated loss to victims of around £150 million in the past three years, hoaxes – like virus attacks – are no joke.

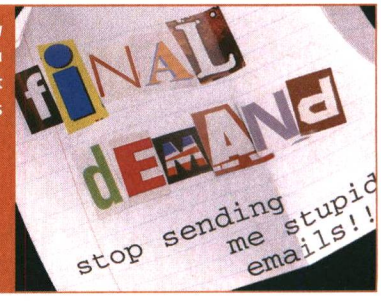
While software can't detect them, with a little common sense you can. You'll find a guide to spotting the telltale signs of an email hoax in the latest *Computing Which?*.

Also in Computing Which? this month

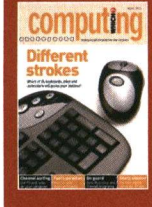
- Mice and keyboards on test
- Best Buy digital cameras
- Radio and TV via the internet

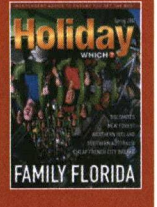
Download the article on spotting email hoaxes from **www.computingwhich.co.uk**

Computing Which? tells you how to detect hoax emails



FREE TRIAL





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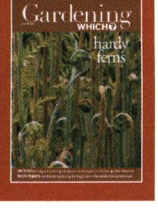


SAFETY FIRST

Our expert assessments show that some new cars have disappointing safety features

Our crash investigators have examined 12 more new cars, using our secondary safety rating system (SSRS). They've considered 57 separate aspects of the cars' design. Each feature was rated according to how much our experts felt it would contribute to occupant safety in a crash. Our experts assessed the safety of features such as the seat belts and head restraints. They also assessed features that aren't specifically included for safety, but that might harm the occupants in a crash.

Seat belt design is key to protecting occupants in a crash, but not all seat belts will perform equally well. Belts with a 'pre-tensioner' or 'load limiter' feature, for example, offer improved restraint in a front crash. The front seat belts of all 12 models had both these features.

How the seat belt is mounted will affect its performance, too. A lap-only belt, typically used by the centre rear passenger, increases the risk of abdominal and spinal injuries in a crash, compared with a combined lap and diagonal belt. The Fiat Doblo 1.2, Hyundai Matrix 1.6 and Kia Rio 1.3 offer only a lap belt for the centre rear passenger. All the other models had a lap and diagonal belt in the centre back. Our experts took these issues into account when giving each car's seat belt system a rating.

The steering column lock is usually robust to make it more difficult to steal the car. But one that protrudes in line with the driver's knee or lower legs could cause severe injuries in a crash. By measuring details like this, our experts can assess how good a specific design is. They criticised the Fiat Doblo, Kia Rio, Lexus LS430 4.3, Mazda 6 1.6, Renault Avantime 3.0, Seat Ibiza 1.4 and Skoda Superb 1.8 for the design of their steering locks.

The total safety score for each car is based on how important its design features are for safety, and on how well each will perform in a crash. To enable comparisons between cars in different classes, the total scores are adjusted to account for the weight of the vehicle.

EURO NCAP

In addition to our own tests, *Which?* is a partner in the European New Car Assessment Programme (Euro NCAP), which crashes cars under controlled laboratory conditions to see how well they protect occupants. Euro NCAP results are a good indicator of crash performance, but the results are limited to the specific types of crash in the test. The results don't compensate for the car's weight either, so you can compare scores only within the same class. In other words, a Euro

ILLUSTRATION GORDON HURDEN

We've assessed 12 new cars for safety

The Ford Fusion 1.6 is the new leader in the supermini league table

Few cars have been designed with pedestrian safety as a priority

NCAP four-star rating for a supermini is not the same as a four-star rating for a large car. Our tables order cars according to our own score, with the Euro NCAP score indicated where available.

A MIXED BAG

Half of the people who die on our roads each year are travelling in cars, yet from the latest test batch it's clear that manufacturers could focus more on occupant safety.

Some of the 12 new cars we examined achieved scores akin to those of much older models. Worst was the Kia Rio, which scored just 7.5 points, putting it second from last in the table for medium-sized cars.

More positively, the Ford Fusion 1.6 scored 10 points, which moves it to the top spot in the supermini class, ahead of the Ford Fiesta 1.4. The Saab 9-3 2.0 sits in second place in the large car table, with 12 points, just half a point behind the leader, the Volvo S60 2.0.

The Lexus LS430 4.3 got a score of 13 points from our experts, which makes it joint leader with the Volvo S80 2.4 in the luxury car category. But it's worth noting that the Lexus weighs nearly two tonnes, and its weight alone would help protect its occupants in a crash with a lighter vehicle. Its score for safety design, without taking weight into account, would place it much lower down in the table, because the safety features on the Lexus are not on a par with those offered on many other new models.

Worst was the Kia Rio, which scored just 7.5 points, putting it second from last in its category

CLUNK, CLICK

Compared with the rest of Europe and the US, the UK has a good record for drivers and front seat passengers wearing seat belts. Despite this, 12 per cent of the UK's drivers still don't belt up for every journey. Almost a third of people don't always belt up in the back.

One of the most effective ways to improve occupant protection is simply to persuade more people to wear seat belts. Studies from Australia and Sweden have shown that installing audible and visual seat belt reminder systems increase belt use substantially.

This batch sees our first examples of a new system known as Smart Seat Belt Use Reminder System (SSBRS). This is an improvement on earlier warning systems with a simple light or buzzer.

An SSBRS provides a set of warnings that becomes progressively more difficult to ignore, increasing in intensity with time and with use of the car. Initially, a low-level reminder, such as a warning light, tells you to buckle up. As the vehicle speeds up, if someone is still unbelted, an additional signal is activated, such as a brighter light. If this is ignored, there is an audible warning, and this may increase in intensity if the occupant still fails to belt up. Some systems are designed to work for just the driver, while others include driver and front seat passenger.

Three cars in this batch had smart warning systems. Some of the others had simple reminders. The Saab 9-3 system covers the driver and front passenger. The visual warning was clear, but our experts thought the audible warning wasn't loud enough. The Mazda 6 and

SUPERMINIS

1 Old model to December 02

The Ford Fusion is the new leader in the supermini category

the Renault Avantime had driver-only systems. Again, the low volume of the audible warning was questioned. Several other models had simple belt-up reminders, such as a light, but not progressive alerts.

We'd like to see more manufacturers fitting smart seat belt systems in cars, and progressive alerts that notify the driver about rear occupants, too.

RESTRAINED EFFORTS

Neck injury is common in a rear impact accident. Effective head restraints help reduce the severity of such injuries, but manufacturers have a poor record of developing them.

Overall, nine cars were criticised by our experts for head restraint design. They criticised the design of the rear head restraints in the Peugeot 307 SW 1.6. The Fiat Doblo had poorly designed front restraints, which weren't high enough and weren't stable. Worse still, it had no rear head restraints at all. The Ford Fusion, the

MEDIUM CARS

The VW Beetle holds on to its joint top spot

	Euro NCAP score	SSRS score
VW Beetle 2.0	★★★★	10.5
VW Bora 1.9[3]		10.5
Ford Focus 1.8	★★★★	10
Honda Civic 1.6	★★★★	10
VW Golf 1.6	★★★★	10
Fiat Stilo 1.6		10
Audi A3 1.6	★★★★	9.5
Peugeot 307 1.6	★★★★	9.5
Renault Mégane 1.6[1]	★★★★	9.5
Toyota Corolla 1.6	★★★★	9.5
Alfa Romeo 147 1.6	★★★	9.5
Seat Leon 1.6		9.5
Subaru Impreza 2.0		9.5
Suzuki Liana 1.6		9.5
Mercedes A140 1.4	★★★★	9
Nissan Almera 1.8	★★★★	9
Vauxhall Astra 1.6	★★★★	9
Toyota Prius 1.5[2]		9
Audi A2 1.4	★★★★	8.5
Citroën Xsara 1.8	★★★	8.5
Hyundai Accent 1.3	★☆	8.5
Chrysler Neon 2.0		8.5
Mazda 323 1.3		8
Rover 45 1.4		8
Kia Rio 1.3		7.5
Proton Wira 1.5		6.5

Euro NCAP score SSRS score

1 Outgoing model 2 Petrol/electric hybrid 3 Diesel

LARGE CARS

	Euro NCAP score	SSRS score
Volvo S60 2.0	★★★★	12.5
Saab 9-3 2.0[1]	★★★★★	12
Jaguar X-type 3.0	★★★★	11.5
Volvo S40 2.0	★★★★	11.5
Mercedes C-class 2.0	★★★★★	11
Renault Laguna 1.6	★★★★★	11
Audi A4 2.0	★★★★	11
Vauxhall Vectra 1.8	★★★★	11
Lexus IS200 2.0		11
BMW 3-series 1.9	★★★★	10.5
Ford Mondeo 1.8	★★★★	10.5
Honda Accord 2.0	★★★★	10.5
Nissan Primera 1.8	★★★★	10.5
Rover 75 1.8	★★★★	10.5
Skoda Superb 1.8	★★★★	10.5
Citroën C5 1.8	★★★★	10
Skoda Octavia 1.8	★★★★	10
VW Passat 2.0	★★★★	10
Peugeot 406 2.0[2]	★★★	10
Toyota Avensis 2.0	★★★	10
Mazda 6 2.3		10
Alfa Romeo156 2.0		9.5
Hyundai Elantra 1.8	★★★	9
Fiat Marea 2.0		9
Mitsubishi Carisma 1.8	★★★	8.5
Daewoo Nubira 2.0		8

Euro NCAP score SSRS score

1 New model from Sept 02 2 Diesel

The Volvo S60 faces competition from the Saab 9-3

NOTES

The higher the secondary safety score, the safer the car. Cars newly tested for this article are highlighted in **orange**. We've also shown the car's Euro NCAP crash score (if it has one). This is a different type of safety rating from our own. Euro NCAP crash scores are out of five stars, with ☆ indicating an unacceptably high risk of serious injury in a particular type of impact. A car rated ★☆ is safer overall than one rated ★, but worse than one rated ★★. The engine size of the model used for the secondary safety score is shown in the table, and a different model specification may achieve a different SSRS score. The model used for the Euro NCAP test may not be the same and so does not automatically imply comparable performance. But Euro NCAP results and our assessments reveal a similar overall picture. Euro NCAP doesn't compensate for the car's weight, so you can't compare Euro NCAP stars between car classes. All cars in the tables have petrol engines unless shown otherwise.

Hyundai Matrix, the Kia Rio, the Mazda 6, Renault's Avantime, the Seat Ibiza and Skoda's Superb were criticised for head restraint design, too.

'Active' head restraints can reduce neck injury in a crash. The position of the head restraint changes in the early stages of a rear impact to absorb the energy of the crash. Three cars in the new batch were fitted with these at the front – the Peugeot 307 SW, the Saab 9-3 and the Vauxhall Vectra 1.8.

PEDESTRIAN PROGRESS

Pedestrian deaths make up 25 per cent of all road deaths in Britain. But, to date, few cars have been designed with pedestrian safety as a priority. Our own tests don't look at pedestrian safety, but Euro NCAP gives it a separate rating. In recent years, the commercial pressure brought about by Euro NCAP has led to cars being made safer for occupants. We think similar pressures can promote improvements in pedestrian safety.

Most cars gained a one- or two-star Euro NCAP rating for pedestrian safety. But three were so bad that they scored a zero-star rating – the Skoda Superb 1.8 and the Audi TT were both described by Euro NCAP as 'abysmal' in test results published this year, and the Suzuki Grand Vitara it described as 'dire' for pedestrian protection in results published last year.

Only one manufacturer, Honda, has several models clearly designed with pedestrian safety in mind. The Civic, the CR-V and the Stream all got three out of four stars. Just the Mazda Premacy, has matched this to date.

Making cars more pedestrian friendly is straightforward if it's considered early in the design. A front-on impact causes the most serious injury to pedestrians. So the focus of the designers needs to be on how well the front of the car absorbs the impact.

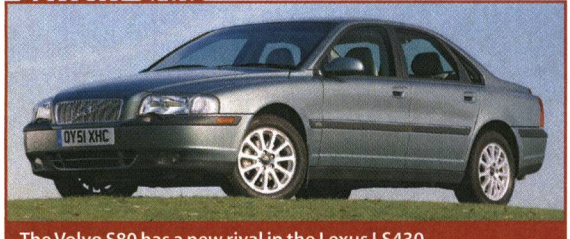
Most modern car bumpers are made of plastic and are directly mounted on a stiff metal bar, which is there to help protect the occupants in a crash. If there is a space between the bumper and this bar, some of the impact in a crash can be absorbed by the plastic as it collapses into the space, reducing the injury to a pedestrian's legs. Similarly, the front of the bonnet is normally quite stiff, often with a metal bar underneath, housing the bonnet catch mechanism. By positioning this bar further back and making the front of the bonnet less stiff, injury in an impact can be reduced.

Honda has several models of car clearly designed with pedestrian safety in mind

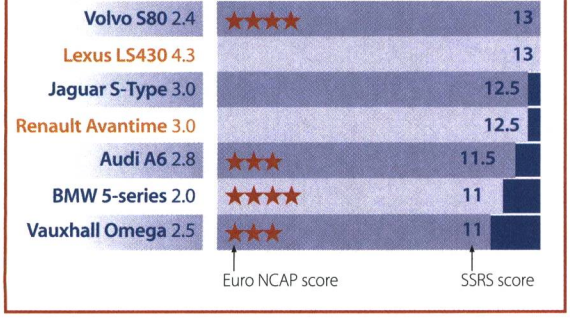
The bonnet is usually flexible in the centre, but it needs to be sufficiently clear of hard things underneath, like the engine, so that it can bend if a pedestrian lands on it in an accident.

The base of the windscreen is usually fairly solid so, if a pedestrian is thrown up and on to this part of a car in a crash, they're likely to suffer serious injury. Designing these to collapse in an impact, and not placing hard components in possible areas of impact, such as the windscreen wiper mechanism, also help to reduce injuries.

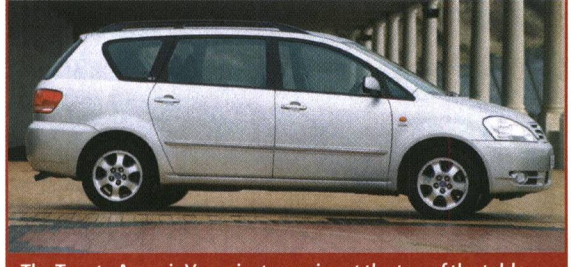
LUXURY CARS



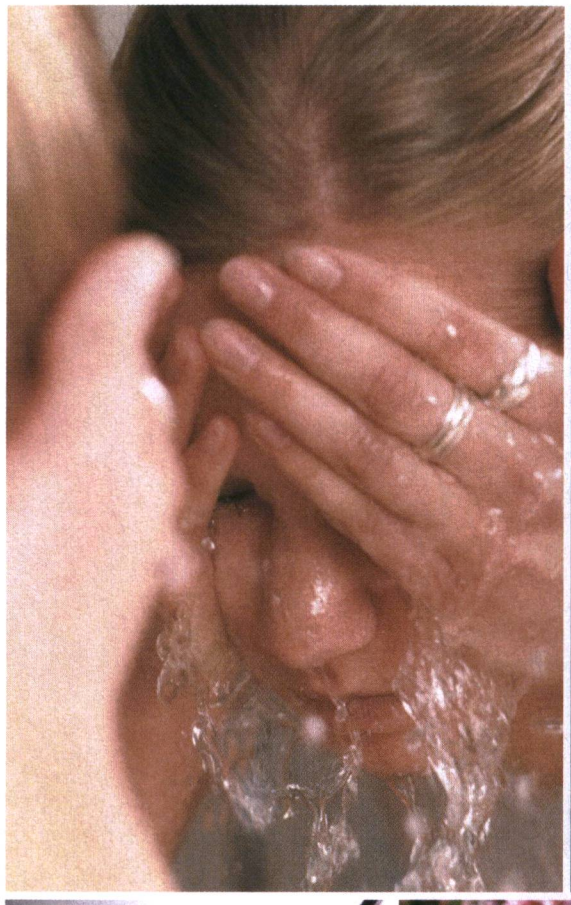
The Volvo S80 has a new rival in the Lexus LS430

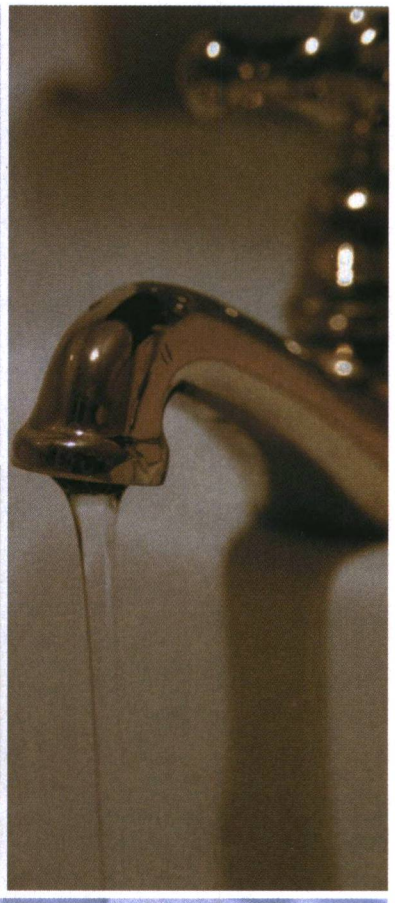
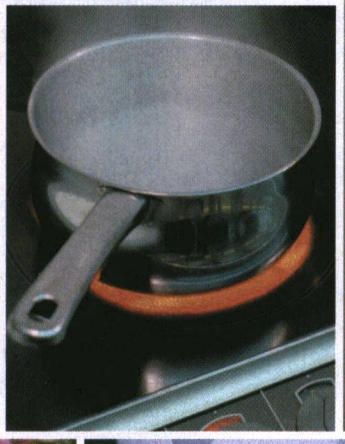
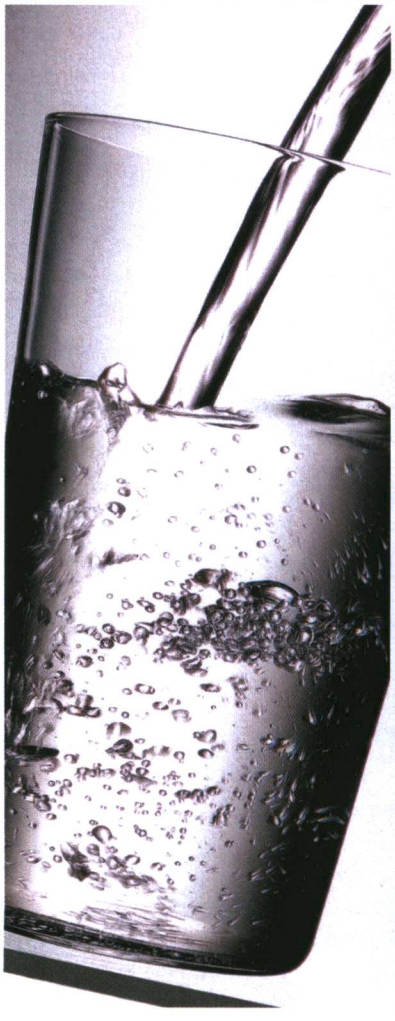


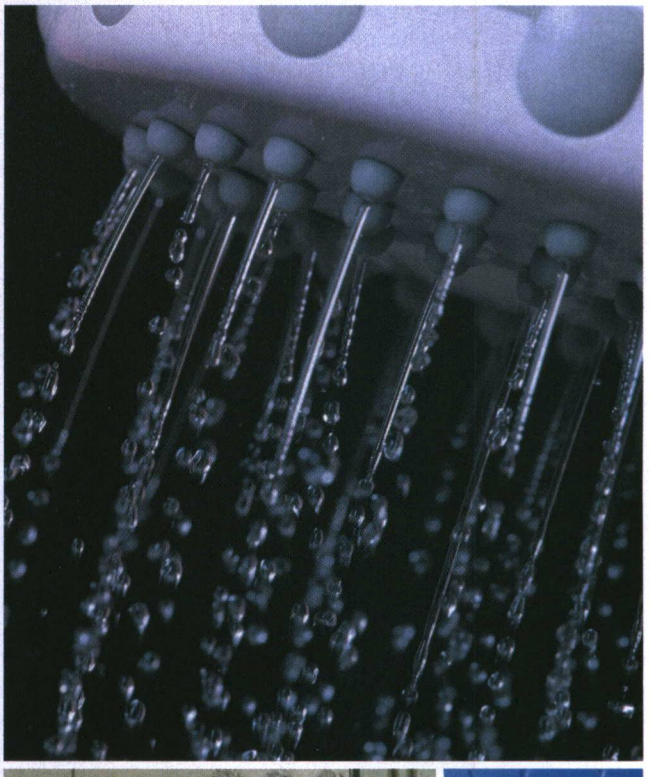
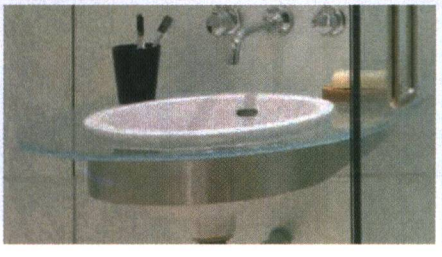
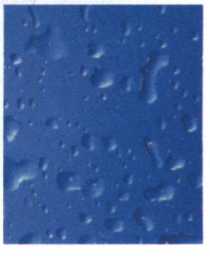
MPVs



The Toyota Avensis Verso just remains at the top of the table



The pros and cons of installation

How much you'd pay on a meter

Tips on water conservation

Water meters

Should you take the plunge?

Water meters are often installed free of charge and might save you hundreds of pounds. We'll help you work out if your bills would be lower

The average water bill in England and Wales has increased by 20 per cent since privatisation in 1989. Unlike in the gas and electricity industries, privatisation hasn't brought direct competition between companies – you're stuck with your local supplier, whatever it charges.

And it's worse to be stuck with some rather than others, because prices vary hugely between companies. Average annual water and sewerage bills range from £197 in the Thames Water area to £326 in the South West Water area – a massive £129 difference. The variation is largely due to differences in the cost of supplying rural and urban areas.

So, if you want to reduce your water bill, there's only one route you can investigate: whether or not to install a water meter.

You're most likely to benefit from a meter if your household uses a small amount of water, or if your property has a high rateable value. If that sounds like you, and you're one of the 77 per cent of households without a meter, spend five minutes filling in our calculator on p17 to find out how a metered bill would compare with your current one.

CHARGING EXPLAINED

In England and Wales, there are two main methods of charging.

Unmeasured Customers pay a set amount for their water and sewerage services, regardless of how much they use. They also pay a standing charge to cover services such as billing. The unmeasured tariff is commonly based on the rateable value of your home, which was used to assess local tax rates between 1973 and 1990. The average unmeasured bill is £236 a year. Since privatisation, unmeasured bills have increased by 25 per cent.

Metered Customers pay a unit charge for the amount of water they use. They also usually pay a standing charge to cover costs such as billing and meter reading. The average metered bill for water and sewerage is £198 a year. Since privatisation, metered bills have fallen by 24 per cent.

YOUR RIGHTS TO A METER

Most households in England and Wales are entitled to a free meter on request. And you have the right to switch back to the unmeasured charge within 12 months of installation if you want to. So, in theory, it's a fairly risk-free venture. But there are some potential pitfalls (see 'Stuck with a meter', below). And there are circumstances in which you can't choose – some people can be forced to have a meter, others denied one.

Forced to have a meter The rates system was scrapped in 1990, so nearly all new

STUCK WITH A METER

Dr Darrall Higson, of Chiswick, is stuck with a meter he doesn't want. He made the switch in December 1998 but now regrets it.

Thames Water told him that, as the sole occupant of a three-bedroomed house, he would probably save money with a meter. It also assured him that he could revert to the old system within a year if he was unhappy.

But, due to a series of errors by Thames Water, including an incorrect bill for £1,400, he didn't receive an accurate bill for more than two years.

As soon as he realised that the meter wasn't saving him money, he asked to switch back. Thames Water refused, telling him that his chance to revert had 'expired.'

All water suppliers are required to let customers switch back within 12 months, or within a month of getting their second metered bill, whichever is later. But Darrall's case proves that you can slip through the net. If you have a similar problem, contact WaterVoice (see p17 for contact details).

PHOTOGRAPHY ALAMY, ROBIN BECKHAM, ROGER DYSON, JOHN TRENHOLM, CLIVE ROWAT

houses and flats must have a meter. And you'll also be forced to keep a meter if you move into a house that already has one.

Your water supplier also has the right to install a water meter in your home if you use a particularly large amount of water for non-essential purposes – for example, if you use a garden sprinkler, fill a pond or swimming pool with a capacity in excess of 10,000 litres, or use a power shower.

We think it's fair enough that water companies can impose metered costs on exceptionally high users. However, we'd like to see more choice for people moving into an already-metered home.

Not allowed a meter A water company can refuse to install a meter if it would be unreasonably expensive or impractical to do so. For example, they could deny you a meter if plumbing alterations, such as separating shared supply pipes, would be needed. But, if the customer pays for the necessary work, they should then fit the meter free of charge.

If it's impossible to fit a meter – for example, if you live in a block of flats – your supplier should offer you the right to pay an 'assessed charge'. This would usually be based on what other metered customers in your area pay or an estimate of your usage. Again, we think this is a fair enough exception to the rule.

REGIONAL DIFFERENCES

Water supply in Scotland and Northern Ireland hasn't been privatised, as it has in England and Wales.

In Scotland, all water and sewerage services are provided by Scottish Water. The majority of domestic customers pay an unmeasured charge for their water and sewerage, based on the council tax rate of their property.

As in England and Wales, most people in Scotland are entitled to a free meter on request. But standing charges for water are astronomical – six times more than the most expensive English water company – and the availability of water meters isn't well publicised. So it's not surprising that fewer than 1,000 households, out of a total 2.2 million, have opted for one.

In Northern Ireland, water and sewerage services are provided by the Northern Ireland Water Service. Here, unlike in other parts of the UK, domestic customers don't have to pay anything for their water and sewerage. These free services are funded from the Northern Ireland budget and water charges made to the non-domestic sector, such as agriculture and industry.

The government recently announced plans to consider introducing domestic water charges to Northern Ireland. But no firm decisions have been made yet,

If you use a lot of water which doesn't go to the sewers – say, in the garden – you could get a discount

METER SAVES £££s

Geoffrey Penn, from Yeovil, has saved nearly £1,000 since he and his wife, Ruth, switched to a meter in 1998. They were prompted to make the switch when Wessex Water wrote to tell them that, because their house had a relatively high rateable value, they might be better off on a meter. After the meter was installed, their bill dropped from £443 a year to only £243.

What's more, they got a 15 per cent discount off their sewerage charges after they proved to Wessex Water that they used a lot of water in their garden which didn't go back down the sewer.

Most metered sewerage charges are calculated on the assumption that 95 per cent of the water you use goes back down the sewer. But if you can prove differently, you may be able to get a reduction.

HOUSEHOLD WATER USE	Write in number	Multiply by	Water used	Equals	Write in total
How many people live in the property (using water for drinking and cooking)?		x	70 litres	=	
How many times a week do you use a washing machine?		x	65 litres	=	
How many times a week do you use a dishwasher?		x	25 litres	=	
How many baths are taken a week?		x	80 litres	=	
How many showers are taken a week?		x	35 litres per normal shower 90 litres per power shower	=	
How many times a week do you flush the toilet?		x	9.5 litres per flush[1] 7.5 litres per flush[2]	=	
In an average week, how much time do you spend using a hosepipe (in the garden or for washing the car)?		x	270 litres per half-hour	=	
			Total used by household in a week		
			Total used by household in a year (weekly x 52)		
			Annual water use in m^3 (annual ÷ 1000)		

1 Most toilets installed before 1993 2 Toilets installed after 1 January 1993

WORKING OUT THE COST

If you're on an unmeasured tariff, our water calculator will help you work out roughly how much you'd pay on a meter. It takes only five minutes and all you'll need is a pen, a calculator, and your water bill.

Follow these three simple steps to see whether you could save by switching.

STEP 1: WATER USE

First, you need to find out how much water your household uses. Complete all the rows in the household water use calculator (below, opposite) to estimate this.

Write the 'annual water use in m^3' into **boxes D** and **F** in **Step 4**, below.

STEP 2: WATER AND SEWERAGE TARIFFS

In the table, right, look up:

- Your water standing charge. Write it in **box A**
- Your sewerage standing charge. Write it in **box B**
- Your water volumetric charge. Write it in **box C**
- Your sewerage volumetric charge. Write it in **box E**

STEP 3: OTHER LOCAL VARIATIONS

If your water company is Severn Trent Water or Scottish Water, check the notes 2 and 3 to the table (below, right). If you need more detail, phone the companies or look at their websites. Add any extra charges into box G.

STEP 4: THE SUM

A £ + B £ = Total £

C £ x D = £ +

E £ x F = £ +

G Extra local charges £ =

Grand total £

First, work out the totals. Then add all of them together to estimate how much you'd pay each year if you had a meter. Now compare this with your unmeasured bills from the last year. If you'd save money by switching, the next step is to contact your local water supplier to request a meter. Its contact details are on p58.

METERED WATER TARIFFS 2002-03

		WATER		SEWERAGE	
	Area	Standing charge £/year	Volumetric charge £/m3	Standing charge £/year	Volumetric charge[1] £/m3
WATER AND SEWERAGE COMPANIES					
Anglian Water	East Anglia	20	0.8144	44	0.9688
Dwr Cymru (Welsh Water)		20	0.888	10	1.1035
Northumbrian Water	Northumbria	16.80	0.5596	43	0.559
Severn Trent Water[2]		16.68	0.7707	8.40	0.482
South West Water		16.56	0.813	8.28	1.62
Southern Water		19	0.586	32.30	0.8797
Thames Water		16	0.6221	38	0.4344
Scottish Water[3]	North	120	1.006	0	0.97
Scottish Water[3]	East	120	0.61	276	1.05
Scottish Water[3]	West	120	0.61	55	0.97
United Utilities		20	0.774	55	0.577
Wessex Water		17	0.8461	32	0.87
Yorkshire Water	Yorkshire	19	0.762	25	0.7619
Yorkshire Water	York	19	0.505	25	0.7619
WATER-ONLY COMPANIES				Sewerage services provided by	
Anglian Water	Hartlepool	20	0.5256	Northumbrian Water	
B'mouth and W Hamps Water		17.50	0.62	Wessex Water or Southern Water[4]	
Bristol Water		19.50	0.7196	Wessex Water	
Cambridge Water		20	0.578	Anglian Water	
Cholderton Water		18	0.808	Southern Water	
Dee Valley Water	Chester	16.52	0.6074	Dwr Cymru or United Utilities[4]	
Dee Valley Water	Wrexham	16.52	0.6575	Dwr Cymru or United Utilities[4]	
Essex & Suffolk Water[5]	Essex	16.80	0.6513	Thames Water or Anglian Water[4]	
Essex & Suffolk Water[5]	Suffolk	16.80	0.8844	Thames Water or Anglian Water[4]	
Folkestone and Dover Water		17.84	0.7816	Southern Water	
Mid Kent Water		18.30	0.7415	Southern Water or Thames Water[4]	
Portsmouth Water		21	0.478	Southern Water	
South East Water	Mid Southern	15	0.5707	Southern Water or Thames Water[4]	
South East Water	Eastbourne	15	1.0039	Southern Water or Thames Water[4]	
South East Water	Mid-Sussex	15	1.0492	Southern Water or Thames Water[4]	
South East Water	West Kent	15	0.8385	Southern Water or Thames Water[4]	
South Staffordshire Water		15.78	0.6115	Severn Trent Water	
Sutton & East Surrey Water	Northern Area	19	0.5925	Southern Water or Thames Water[4]	
Sutton & East Surrey Water	Southern Area	19	0.768	Southern Water or Thames Water[4]	
Tendring Hundred Water		20	1.266	Anglian Water	
Three Valleys Water		17.80	0.5791	Thames Water or Anglian Water[4]	

Information supplied by Ofwat Tariff Structure And Charges report 2002-03 Prices based on standard domestic charges and correct at March 2003

1 Different water companies make different assumptions about the amount of water which you use that will return to the sewer. The figures given are standardised, so each assumes the same proportion of water returns to the sewer. This doesn't significantly affect the calculation

2 In addition to the above standing and volumetric charge, the majority of Severn Trent Water's customers pay a fixed charge for surface water drainage. This is made according to property type: flat/terrace £15.72pa; semi-detached £31.44pa; detached £47.16pa

3 In addition to the above charges, Scottish Water makes a surface water charge. This is only £12 for the east but ranges from £60.76 to £182.28 for the north, and from £43.66 to £130.98 for the west. These differences are a result of charging structures inherited from the previous three regional water authorities

4 Where we've named two sewerage companies in the table, check your bill to see which one applies to you

5 Essex & Suffolk Water is now part of Northumbrian Water

FURTHER INFORMATION

www.ofwat.gov.uk Information about how the industry is regulated in England and Wales. Contains links to all the water suppliers' websites

www.watervoice.org.uk Consumer watchdog for England and Wales. Answers to common questions and details of how to make a complaint about a water supplier

www.scottishwater.co.uk Scottish Water

www.waterni.gov.uk Northern Ireland Water Service ▷

and no further action will be taken without full public consultation.

WHICH? SAYS

We think more people should be given the option to choose how they're charged. The current system presents two main obstacles to achieving that fairly.

Rateable values Councils stopped using rateable values in 1990. So using them as the basis of water billing presents two problems. Unmeasured customers are billed according to out-of-date house prices. And because people living in newer houses won't have a rateable value for their home, they're forced to have water meters, even if it means higher water bills.

WaterVoice, the consumer watchdog for water, receives many complaints and enquiries about the rateable value system. We think that unmeasured charges should be based on council tax bands. That way, unmeasured water bills would be based on an up-to-date equivalent of the rateable value for their house – so more people would have the opportunity to choose between unmeasured or metered bills.

Robbing Peter to pay Paul? Each time a customer switches to a meter, it costs water companies money. If the number of switches is unexpectedly high, they can apply to Ofwat, the industry regulator, to increase their price limits – even though these are supposed to be fixed until 31 March 2005.

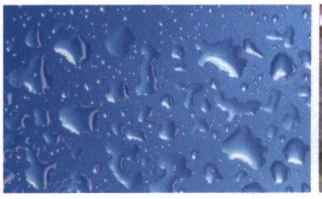
Already, Ofwat has allowed South West Water to subsidise meter installations by increasing prices for all customers. We think it's unfair that people on unmeasured tariffs should face higher bills because other customers have decided to change to a meter.

In November, the Queen announced the new Water Bill. It will probably open up competition for non-domestic customers. If it proves effective, we think competition should be rolled out to the domestic market.

We've made our opinions on the draft Water Bill clear to the government. In the meantime, make sure you use your one chance to influence your water bill wisely.

WHICH? extra

Do you have a question about water meters or other aspects of water supply? If so, post your questions on our website at **www.which.co.uk/whichextra**. Post your questions by 12 March. We'll reply on the site on 21 March.



WATER-SAVING TIPS

The average person uses 155 litres of water a day – 70 per cent more than 30 years ago. More worryingly, experts predict that climate change will reduce rainfall in the summer months – the very time we need water most. So it's important that we learn to use water wisely, or the UK could face severe water shortages in years to come.

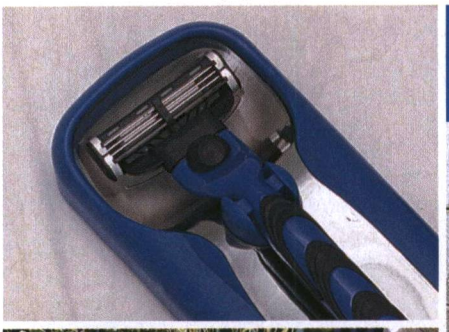
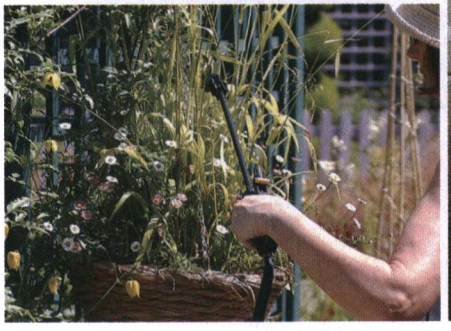
Follow our water-saving tips to reduce unnecessary water waste in your home. You'll save money if you're on a meter, and you'll certainly help to save the environment.

AT HOME

- A running tap wastes between five and ten litres of water a minute. So don't leave the tap running constantly while you shave, clean your teeth, wash your hands or peel vegetables.
- If possible, take showers instead of baths – they use a third less water. Note that this doesn't apply to power showers, which use as much as or more than a bath.
- Toilet flushes account for a third of the water used in the home. You can get devices to place in your cistern, which reduce the amount of water used by each flush. Call your local water company to see whether it offers these free of charge. If it doesn't, call 'Doing your Bit' on 0845 7868686 for a free 'save-a-flush' device.
- A tap dripping at a rate of one drop per second wastes four litres of water a day. So fix any dripping taps around the house.
- Make sure you cover your water pipes and external taps with lagging in time for the cold winter months. Burst pipes waste water and can cause serious damage.
- If you buy a new dishwasher or washing machine, look on energy labels for eco-friendly models that use less water.
- Wait until you have a full load before using the washing machine or dishwasher. This will reduce the quality of the wash, but should still be acceptable if there aren't any heavy stains.
- Use the minimum amount of water possible when boiling water in a kettle or saucepan. This saves both water and energy.

IN THE GARDEN

- Wash your car with a bucket and sponge. If you use a hosepipe, you can use 540 litres of water an hour.
- Use collected rainwater, for example from a container left in your garden, to water plants and shrubs.

It's easy to reduce the amount of water you use. For example, you could try collecting rainwater to use in the garden. And when you're shaving, don't leave the tap running constantly

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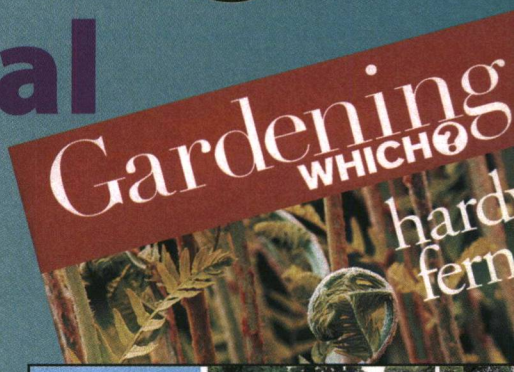

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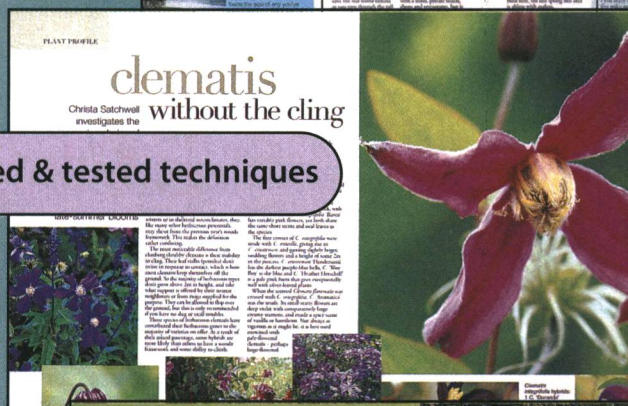

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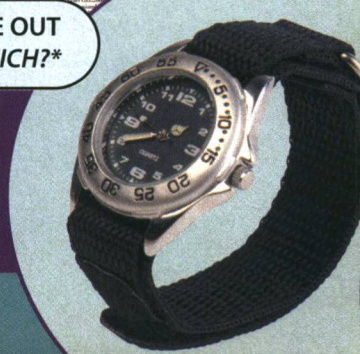

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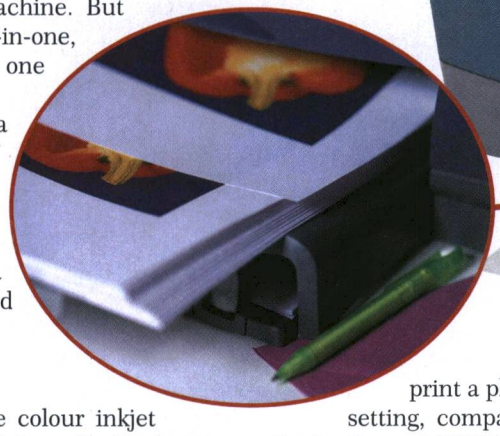
Printer, scanner and fax **all-in-ones**

All-in-ones provide a one-box solution for printing, scanning, photocopying, and even faxing. But are they jacks of all trades and masters of none?

Oliver Pawley takes a look at one of the more complex buying decisions

The time was, if you wanted a printer, a scanner and a fax machine, you had to buy a printer, a scanner and a fax machine. But now you can buy an all-in-one, which combines all three in one box, for under £300.

And if you've no need for a fax machine in this age of email and the internet, you can buy combinations of printer and scanner without a fax for only £130. We tested a selection of both types, priced between £130 and £370.



PRINTING

All the products on test have colour inkjet printers. They can print fairly high-quality black text as well as colour graphics and photographs. The alternative option, without spending a fortune, is a black-and-white laser printer, which will print text quicker and to a marginally higher quality, but won't be as versatile.

Quality and speed Modern inkjets, given their price, offer impressively flexible capabilities. So we tested the all-in-ones using a diverse and challenging set of tasks. We printed a basic black-and-white letter, a typical desktop-publishing page, charts and tables from a spreadsheet, and photographs. Each test contained particular features designed to highlight printing problems, such as poor colour accuracy or resolution. And each used a different quality of paper, from cheap copier paper to glossy photo paper costing more than £1 a sheet.

Most of the printers put on a good show across the board for quality. Only the Samsung model we tested lagged behind – the ink on text documents was uneven and the colours on photographs were rather pale. By contrast, the HP PSC2110 nosed above the rest for print quality – the other Canon, Epson and HP models were roughly the same quality for photos, but the PSC2110 proved itself strongest overall.

However, printers are distinguished as much by their printing speed as by the quality of the print – and differences in speed are certainly more noticeable. For example, the Lexmark needed nearly half an hour to print a photo at its highest quality setting, compared with around two minutes for the Canon MPC600F.

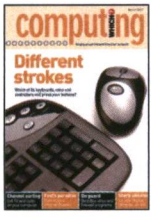
We also evaluated a variety of other aspects, from ease of use to power consumption. One thing that particularly stood out from these tests was that the Epson Stylus CX3200 made an excruciating grinding sound when printing. It makes the CX3200, which otherwise has plenty of good points, a poor choice for a quiet working environment.

Running costs Inkjet printers are expensive to run, especially if you regularly print photographs. So we checked how costly printing was, using the manufacturers' recommended inks.

The Samsung SCX 1150F was the most expensive for photo printing. At £1.89 for an A4-sized photograph, it was over four times as pricey as the most frugal all-in-ones, the two Canon models. For black text and basic colour printing, the differences were less pronounced. A letter cost between 2p and 6p to print, and a colour document between 8p and 20p. Again, the Canon models were the best value, closely followed by the HP Officejet D135.

To give an idea of how these costs add up over the years, we assumed that every week a user printed out one photo, two colour graphics documents and three black-and-white letters. After three years, the difference in the cost of ink is astounding. The Canon models both completed three years' work for around £107. The HP Officejet D135 was dearer at £138, the

COMPUTING WHICH?



For more advice on choosing the best hardware and software, take out a free trial to *Computing Which?*. Call **0800 920 117**, quoting reference UCA303, or visit **www.computingwhich.co.uk**

PHOTOGRAPHY CLIVE ROWAT, JOHN TRENHOLM

How all-in-ones compare with separates

The running costs of ink consumption

Tests on prints, scans, copies and faxes

Brother cost £164, and Epson, Lexmark and HP PSC2110 all cost more than £200. Worst was the extortionate Samsung, which cost £373 – £73 more than its £300 price tag.

How to cut running costs Non-original ink cartridges (sometimes termed 'compatibles') are cheaper than the printer manufacturers' own inks but, in many cases, still produce good results (see 'The money of colour', *Which?*, September 2002, p18). Printer manufacturers often give ominous-sounding warnings about compatibles, but don't be afraid to try them – we think well-known compatible brands are unlikely to damage your printer.

If the idea of trying 'unofficial' inks seems scary, start out by trying alternative papers – if you're printing photographs, you could save £1 a sheet on some printers.

Print heads Ink and paper aren't the only running costs – you may find that the print head on your printer needs replacing at some point. The print head is the part through which ink flows on to the page. But different brands attach the print head to the all-in-one in different ways. Most importantly, Epson models have print heads which can't be replaced by the user. If one breaks on an Epson model, the whole all-in-one machine will have to be returned to the manufacturer for repair. Happily, the other major manufacturers allow you to replace the print head yourself, or they supply a fresh one built into each new ink cartridge you buy.

SCANNING

The all-in-ones we tested featured flatbed scanners: a flat glass plate with a lid that closes on top of the document being scanned, like a conventional photocopier. We chose these because the other type, which require you to feed paper through a sheet at a time, are useless for scanning some things, such as books.

Some models also have an automatic document feeder (ADF), which means that long documents don't have to be fed in sheet by sheet.

Quality and speed Like inkjet printers, scanners can cope with a wide variety of different materials. So, when we tested them, we subjected them to a number of different tests, using various types of paper and presenting several technical challenges.

Overall, the HP and Epson machines came out top for quality and speed, with the other machines all being fairly average. But that overall score contains several elements. For example, the Canon machines produced consistently good quality across our three basic scanning tasks, but let themselves down in terms of scanning near the spine of open books, and recognising words (see 'Scanning text', below).

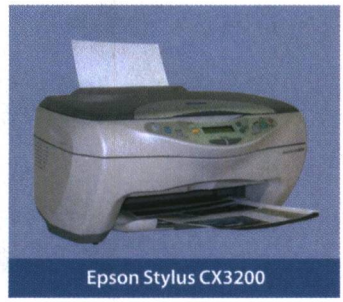
For sheer quality, the HP PSC2110 distinguished itself, as it had done in our printing tests. It did well across the board and produced better scans from glossy magazines than the other all-in-ones. But it scanned at an unremarkable rate – and differences in scanning speed were more noticeable than differences in quality. For example, the Brother machine took six minutes to scan a document which the sprightly HP Officejet D135 completed in 35 seconds.

Scanning text All the models included programs which can change a scanned image of a text document ▷

Brother MFC-590

Canon MPC400

Canon MPC600F


Epson Stylus CX3200

into an editable word processor file. This is known as optical character recognition (OCR). However, results vary depending on the clarity of the document you're scanning. For example, scanning a fax is unlikely to be successful. They also depend on the software you're using. Given a fairly legible document, the Epson, HP and Lexmark machines do a good job – especially the HP Officejet D135 and the Epson. But the Brother, the Canons and the Samsung were so poor that, in some cases, typing out the original document from scratch would have been easier than editing the mistakes.

Avoiding crashes At the top-quality setting, scanning an A4-sized document on some scanners produces images as big as 90Mb. This can seriously slow down a computer and sometimes even cause it to crash. To make this less likely, either add to your computer's Ram memory, which costs as little as £30 and is easy to do, or scan at a lower quality setting.

FAXING AND COPYING

The fax capabilities of all the fax-enabled machines on test were fine – speedy enough and as legible as you'd expect a fax to be. However, beware of unsolicited faxes – printing them out with an inkjet printer can prove expensive. To avoid them, contact the Fax Preference Service (0845 070 0702).

All-in-ones can also act as photocopiers. The models we tested all featured one-touch copying, so they can make copies without you having to turn the computer on. This worked well, though features varied slightly. For example, double-sided output was possible only on the HP Officejet D135 and the Lexmark and Samsung models. Aspects like this are covered by the versatility rating in our table, opposite.

JACK OF ALL TRADES?

All told, none of the all-in-ones on test quite match up to top-quality standalone printers and scanners. The results for colour printing, particularly for photos, weren't as good as the best dedicated inkjets, such as the Canon S900 (£329). Similarly, scanning wasn't as impressive as you'd expect from a well-specified scanner. But, at these prices, expecting top quality in every category is unrealistic. They're workhorses for the home or small business, which save space and money. They pull this off with varying success – but our Best Buys had a good stab at most of our main tests.

PRICE CHECK

WHICH? extra

The price we give for Best Buys and in the table is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details, see www.which.co.uk/whichextra.

BEST BUYS

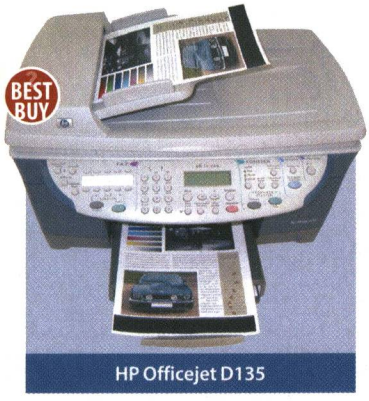
If you want an all-in-one with a fax, the **HP Officejet D135** (**£370** from independents or **£328** from comet.co.uk) is the best on test, followed closely by the **Canon MPC600F** (**£280** from independents or **£286** from dabs.com). Both have their pros and cons, and whether the HP's worth the extra money is a close-run thing.

Their print quality is virtually identical. The HP is marginally better on colour and the Canon ahead on text, but the Canon prints quicker. It's a similar story for copying – HP has the edge on quality, especially for glossy colour magazines; Canon the advantage on speed (though HP gets extra brownie points here for two-sided copying). The Canon's scanning quality is better – but not from curved sources, such as thick books, and this time it's slower than the HP. Also, the Canon's word recognition (OCR) was abysmal, whereas the HP excels in this area. Both are among the cheapest to run, so they'll recoup some of their high prices.

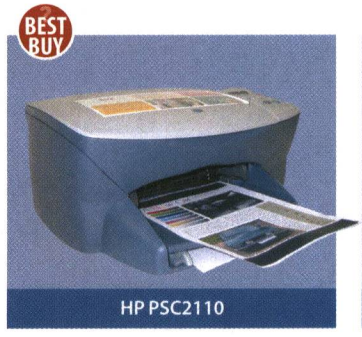
If you don't want a fax, you'll lose little or no overall quality by going for something cheaper. And the cheaper choice is also between HP and Canon. The **HP PSC2110** (**£180** from Comet stores or **£150** from comet.co.uk) is better than the **Canon MPC400** (**£250** from Comet or **£187** from dabs.com) for print and copy quality, but not for speed. It was also the most versatile printer on test, receiving the highest overall printing score. Scanning speed and basic quality were equal but, again, the Canon was let down by poor scans of curved materials and less than impressive OCR.

Once more, there's little to separate the two overall. There is a fairly substantial difference in high-street price, but it's worth noting that the HP's ink running costs are much higher, especially for photographs.

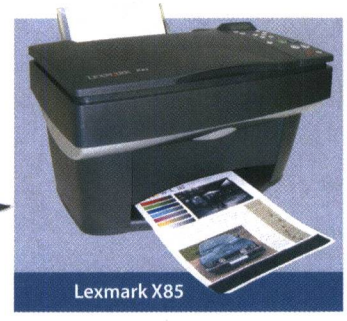
Disappointingly, Mac users will have to stick with the HP machines, as the Canon Best Buys aren't Mac compatible.



HP Officejet D135



HP PSC2110


Lexmark X85

Samsung SCX 1150F

ALL-IN-ONES		Brother MFC-590	Canon MPC400	Canon MPC600F	Epson Stylus CX3200	HP Officejet D135	HP PSC2110	Lexmark X85	Samsung SCX 1150F
SPECIFICATION									
Price (£)	1▷	*300*	250	*280*	*150*	*370*	180	130	300
Dimensions (hxwxd) (cm)		46x58x56	43x58x50	44x58x57	47x48x49	54x62x57	46x48x49	45x56x53	47x65x53
Incompatible operating systems	2▷		Macintosh	Macintosh	Windows 95	Windows 95	Windows 95	Windows 95	Macintosh
Interfaces	3▷	USB or parallel	USB or parallel	USB or parallel	USB (adaptor req'd)	USB or parallel	USB	USB	USB or parallel
FEATURES									
Automatic document feeder	4▷	✓		✓		✓			✓
Fax capability	5▷	✓		✓		✓			✓
PERFORMANCE									
Printing (quality)	6▷	☆	☆	☆	☆	☆	★	☆	○
Printing (speed)	7▷	◒	☆	☆	○	○	○	◒	○
Scanner	8▷	○	○	○	☆	☆	☆	○	○
Copier	9▷	☆	☆	☆	☆	☆	☆	○	○
Fax	10▷	○		○		○			○
Coping with ink and paper	11▷	☆	○	☆	☆	☆	☆	○	☆
PRINT COSTS									
Black text page (p)	12▷	2	2	2	4	3	4	6	6
Colour graphics page (p)	12▷	10	9	8	20	11	20	17	16
Photograph (£)	12▷	0.79	0.45	0.46	0.77	0.58	1.02	1.16	1.89
USING THE ALL-IN-ONE									
Ease of use	13▷	☆	☆	☆	☆	☆	☆	○	☆
Versatility	14▷	☆	○	☆	○	★	○	○	☆
Noise	15▷	○	☆	☆	◒	☆	○	○	○
Power consumption	16▷	◒	☆	○	◒	●	◒	◒	◒
TOTAL TEST SCORE		**58**	**62**	**68**	**54**	**70**	**62**	**54**	**60**

NOTES
All-in-ones highlighted in **red** appear in the Best Buy Guide, opposite.

Specification
1 This is what you can expect to pay by shopping around. For models which aren't widely available, we give the manufacturer's guide price in *italics*.
2 These are the operating systems that won't work with the all-in-one.
3 Types of socket you will need on your computer to connect the all-in-one. USB is the newer standard, has a superior transfer speed and is easier to set up.

Features
4 An automatic document feeder allows the user to leave a stack of papers to be faxed or copied while the all-in-one automatically loads them page by page.
5 Whether the all-in-one has fax capability.

Performance
6 This rating combines several different outputs: plain text, desktop publishing, business graphics and a photograph.
7 This rating is based on how long the printer took to produce the documents listed above.
8 Overall scanner performance, including the quality of the scan taken from different types of paper, scanning curved material (such as thick books) and whether or not the image was scanned in its entirety. Also included in this rating is the accuracy of the text-reading software.
9 Quality and speed of copying.
10 Quality and speed of fax reception and sending.
11 How good the user notification of low ink and paper, or a paper jam, was. For machines with a fax, this rating also includes how well it dealt with an incoming fax while printing, scanning or copying.

Print costs
12 These costs were calculated using typical high-street prices for ink cartridges. For the photograph test, we used 'photo-ink' cartridges in the all-in-ones that were able to use them. You may be able to buy cheaper 'non-original' ink cartridges which are compatible with the all-in-one. The costs do not include paper.

Using the all-in-one
13 This rating reflects ease of setting up, how easy the all-in-one is to use on a day-to-day basis, and general ergonomics.
14 A rating based on how many features the all-in-one has. For example, the ability to print on both sides of the paper would boost this mark.
15 Level of noise produced during use.
16 This rating is based on how much power the all-in-one used when it was in operation, on standby and switched off.

KEY
★ ☆ ○ ◒ ●
best ← → worst
✓ has this feature

TOTAL TEST SCORE
This ignores price and is based on:

Overall performance	50%
Ease of use	32%
Versatility	8%
Noise	5%
Power consumption	5%

POOR VALUE POINTS SCHEMES

Nectar is the latest points scheme to encourage credit card spending. But with rewards worth as little as £12.50 for £5,000 worth of spending, why are we getting so excited?

Credit card companies use points schemes and other benefits to promote their cards and encourage people to use them, often borrowing at high rates of interest. But not all the benefits on offer are as useful or valuable as they may seem.

Overall, points schemes offer poor value. Most give back less than 1 per cent of the value of what you spend on your card. You also normally need to spend between £500 and £1,000 before you can claim anything at all. Through the Nectar scheme, for example, spending £5,000 on Barclaycard over a couple of years could give you vouchers worth as little as £12.50.

To make matters worse, points schemes tend to offer only a limited range of rewards, and the schemes are complicated to evaluate and compare.

We've assessed all the credit cards that have points schemes and that can be used nationally. We've also included cards that give cashback – a simple and straightforward way to benefit from using your credit card. Cards offering cashback typically pay back 0.5 or 1 per cent of what you spend on the card over a year. This is sent to you by cheque, or credited automatically to your credit card account. For example, spending £5,000 on a Capital One Circle card could earn you £50 cashback.

WHAT ARE POINTS WORTH?

We've assessed the points schemes by working out the monetary value of the rewards you would receive for typical levels of spending – up to £10,000 a year. The value of rewards varies from 0.25 to more than 5 per cent. To complicate things, the number of points you earn may depend not only on how much you spend, but also on where you use your card. So it's important to choose a card that will reward you for how you'll use it.

You can't normally transfer points from one card to another, so you need to use them up if you decide to switch to a different credit card. The benefit of cards that give Air Miles and Nectar points is that, once earned, the points are held in a central account. This means that you can keep them even if you switch to another credit card that offers the same rewards. It's also worth remembering that, from time to time, companies may change the range of rewards they offer. As a result, you could find that, when you finally come to exchange your points, the reward you wanted is no longer available.

As well as looking at points schemes and cashback, we've also evaluated some of the other benefits that cards offer, such as travel insurance, extended warranties and card protection insurance. These may sound worthwhile but, in practice, they tend to be of little or no value.

THE PERK THEY WON'T MENTION

A credit card gives you extra protection if you use it to buy goods or services costing from £100 to £30,000. Section 75 of the Consumer Credit Act says that, if you have a problem with something you have paid for by credit card, the credit card company is jointly liable. This could cover goods that aren't delivered or are faulty, for example. See 'Hidden benefits', *Which?*, May 2001, p42, for details.

ILLUSTRATION FRAZER HUDSON

POINTS SCHEMES COMPARED

Points schemes are the highest profile type of credit card perk, but generally offer poor value – particularly for people who use credit cards to borrow money. Of all the cards with a points scheme, only one (the 10.9 per cent Virgin card) is a Best Buy for people who borrow on their cards. And that is a Best Buy only for people who never pay their bills in full. As a rule, you should consider the value of perks only if you pay your bill in full every month.

For each card, we give the standard interest **rate** for new purchases made with the card. We also give the monetary equivalent of the perks you would receive as a **reward for £5,000** of spending at any store. Finally we give an **example** reward that you'd receive for this level of spending. Some cards increase the value of their rewards if you use your card at certain retailers or to buy specific goods and services. Details are in the summaries, below.

GOLDFISH CARD

Rate 17.9 per cent
Reward for £5,000 £40 to £50
Example £50 John Lewis voucher

The Goldfish card is one of the most generous cards and gives discounts on household bills and shopping vouchers. Points can be used to cut your British Gas bill, or to help pay for a TV licence. Vouchers can be used in, for example, John Lewis, Dixons or Marks & Spencer. Spending £5,000 would give you £50 worth of John Lewis vouchers, or £40 to spend at Marks & Spencer or Dixons. This works out at between 0.8 and 1 per cent which compares well with other cards and is as generous as the best cashback cards. However, its high interest rate of 17.9 per cent means that, if you borrow on the card, you could soon wipe out the value of any rewards.

NECTAR

BARCLAYCARD Rate **17.9 per cent (typical interest rate)**
SAINSBURY'S Rate **14.9 per cent**
DEBENHAMS Rate **28 per cent**
Reward for £5,000 **£12.50 to £25**
Example **£12.50 Sainsbury's voucher**

You can't have failed to notice the heavily-advertised launch of Nectar last year by Barclaycard, Sainsbury's, Debenhams and BP. You earn points each time you use your Barclaycard, Sainsbury's Bank credit card, BP fuel card or Debenhams store card. Using a Barclaycard and Sainsbury's Bank credit card anywhere other than the Nectar partners' outlets will give you a return of between 0.25 and 0.5 per cent. So spending £1,000 could earn you a video rental worth £3.50, or a £2.50 Argos voucher.

Nectar points can be exchanged for flights, but these are poor value. For example, you need to spend £12,000 to qualify for the cheapest flight to Amsterdam. Even then you'll have to pay £31.90 to get a flight that's worth only about £70.

However, when you shop in Nectar partners' stores you earn extra points and the scheme becomes much better value. For example, spending £5,000 in Sainsbury's and paying by Barclaycard or Sainsbury's Bank credit card gives rewards worth between 1.25 and 2.5 per cent.

The main benefit of Nectar is that you can earn extra points at more than one store, and Nectar says that it hopes to sign up more companies to the scheme.

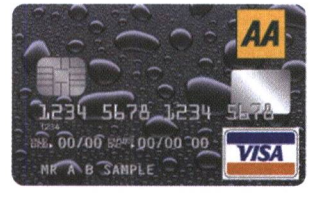
TESCO

Rate 14.9 per cent
Reward for £5,000 £25 to £45
Example £25 Tesco vouchers

The value of the Tesco card's rewards works out at about 0.5 per cent if you swap them for Tesco vouchers; £5,000 would give you £25 of vouchers. Its Finest Platinum card has the same interest rate but doubles the number of points (though it is available only to those earning £20,000 a year or more).

Instead of using the vouchers in Tesco you can swap them for tickets to leisure attractions, such as AMF bowling, restaurant vouchers or Air Miles. This boosts the value of rewards to about 0.9 per cent (or 1.8 per cent for the Platinum card). For example, £5,000 would get you ten Blockbuster video rentals and a ticket to Warwick Castle – worth about £45.

The scheme is even better value if you shop in Tesco or one of its partner stores, because this earns you more points. Combining these with the points on your credit card boosts the value of rewards to about 1.5 per cent if you use the vouchers in store, and 2.7 per cent if you exchange them for Air Miles or other rewards (or 3 and 5.4 per cent with the Platinum card). So, if you shop at Tesco and pay your credit card bill in full each month, it would make sense to pay for your shopping with a Tesco credit card.



AA CARD

Rate **16.9 per cent**
Reward for £5,000 **£50 AA discounts or £25 cashback**
Example **£50 off European breakdown cover and car servicing**

The AA card gives discounts on AA services at a rate of 1 per cent. So spending £5,000 would give you £30 off European breakdown cover, plus £20 of vouchers for car servicing. You can opt for cashback instead, but at a rate of only 0.5 per cent.

CO-OP BANK DIVIDEND CARD

Rate 14.9 per cent
Reward for £5,000 £25
Example **£25 Co-op vouchers (can also be exchanged for cash)**

The Co-op card gives 0.5 per cent back as dividend vouchers to spend in Co-op stores on all purchases made with the card. When you use the card at Co-op this increases to a generous 2 per cent, with an even higher 4 per cent on Co-op branded goods. Spending £5,000 in Co-op stores would earn a £100 (2 per cent) dividend and £200 if you bought Co-op branded goods.

THE GM PLATINUM CARD

Rate **14.9 per cent**
Reward for £5,000 **£150**
Example **£150 off a new Vauxhall**

This is one of the most generous schemes, giving back the equivalent of 3 per cent (6 per cent in certain partner stores, including Lunn Poly and Vauxhall dealers). However, points can be used only for discounts on Vauxhall cars up to a maximum of £2,500 (or more if you also use the card to spend in its partner stores). For example, spending £5,000 on the card would give a discount of £150. This is on top of any other discounts you negotiate with the dealer.

▷

LIVERPOOL VICTORIA

Rate 16.7 per cent
Reward for £5,000 £25
Example £25 discount on an insurance policy

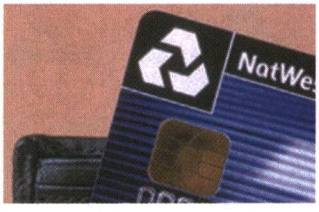
Points can be redeemed only for discounts on Liverpool Victoria insurance policies at a rate of 0.5 per cent. So spending £5,000 on the card would give you a £25 discount on a Liverpool Victoria car, house or travel insurance policy.

NATWEST CLASSIC OR GOLD

Rate **17.4 and 16.4 per cent**
Reward for £5,000 **£20 to £25**
Example **Two tickets to the Tower of London worth £20**

You earn one Air Mile for every £20 you spend on the cards. The Air Miles can then be exchanged for fights and other leisure activities, tickets and discounts. However, you need to spend £9,000 to qualify for the cheapest flight to Paris – worth only about £40 or 0.4 per cent of the value of your spending.

If you spend your points on other rewards, the value of the scheme is about 0.5 per cent. Spending £5,000 would give you six games of bowling at Megabowl, for example, or two tickets to Hampton Court Palace – which are worth from £22 to £24.



NATWEST BLACK

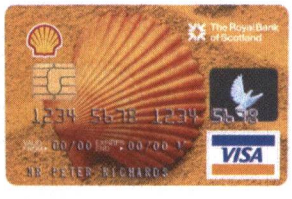
Rate 12.9 per cent (plus £250 annual fee)
Reward for £5,000 £25 to £35
Example Four tickets to SeaLife Centre, Birmingham worth £34

With the NatWest Black card you earn Air Miles a third quicker than with Nat West's Classic or Gold credit cards. However, the Black card is available only to people who earn £70,000 or more a year and it has a hefty annual fee of £250. This fee alone could cancel out the rewards earned for all but the highest spenders.

ROYAL BANK OF SCOTLAND CLASSIC, GOLD OR PLATINUM

Rate **16.9 per cent (Platinum card is 14.9 per cent)**
Reward for £5,000 **£20 to £25**
Example **Air Miles**

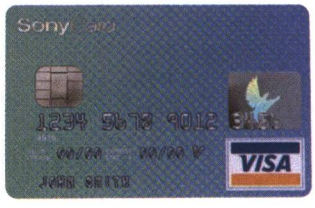
Air Miles are earned at the rate of one for every £20 spent on the card. You would need to spend £15,000 to claim a return flight to Madrid worth about £70. And you would still have to pay around £20 in taxes on top.



SHELL

Rate 16.9 per cent
Reward for £5,000 £25
Example £25 Next vouchers

Shell points can be exchanged for shopping vouchers and discounts on fuel. The value of the points is about 0.5 per cent of what you spend on the card. For example, £2,000 would give you £10 worth of vouchers for WHSmith, Next and Comet among others. You also earn extra points when you pay for fuel at Shell, and you have the option of exchanging points for Air Miles.



SONY CARD

Rate **15.9 per cent**
Reward for £5,000 **£50 to £60**
Example **£50 discount on Sony products**

Sony Pulsebeats are earned at the rate of one point per £1 spent anywhere, and three points per £1 when buying Sony products. Points can be redeemed against a selection of CDs, DVDs, videos, computer games and Sony electrical goods.

The card is good value and even better value if you buy Sony products. Spending £5,000 anywhere would give rewards worth between £50 and £60, and this increases to between £150 and £180 for spending on Sony products. That adds up to a return of between 1 and 3 per cent of the value of all spend on the card.

PERKS THAT LOOK GOOD BUT MAY OFFER LITTLE

There are a range of other perks on offer from credit cards. For example, Barclaycard has introduced a price promise on Barclaycard purchases. If you pay for something that costs more than £50 and find it for sale cheaper within 60 days, Barclaycard will refund the difference. The price promise also includes anything you buy on the internet.

Other benefits include card protection, travel accident insurance and extended warranties. Of course, as with points schemes, these perks are designed to encourage you to take out a particular card in the first place and to carry on using it. But some of these benefits are worth very little or may be of no benefit at all.

PURCHASE PROTECTION

Purchase protection insurance protects against the loss, theft or accidental damage of most things that you buy with your credit card. However, cover is normally limited to 90 or 100 days from the date you make the purchase. It is also usually limited to purchases that cost more than either £25 or £50. It's also very unlikely that you'll ever need to make a claim on this type of insurance, especially if you have house contents cover that covers your possessions against accidental damage at home, and for loss or theft while they are outside the home.

CARD PROTECTION

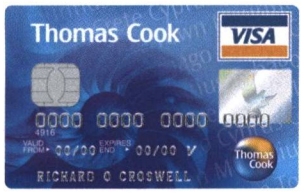
A few gold cards, platinum cards and some charge cards give you card protection insurance free. This allows you to register all your credit, bank and store cards. In the event that you lose them or that they are stolen, you can cancel them by phoning one central number. Card protection also covers against the fraudulent use of your cards if they are lost or stolen. You may feel that card protection gives you some peace of mind, but it's worth remembering that your liability on the card in the case of fraudulent use is limited to a maximum of £50 – and card companies will normally waive this anyway. You can also buy card protection insurance yourself for around £15 per year.

TRAVEL ACCIDENT INSURANCE

Many cards give you travel accident insurance if you pay for your travel tickets using your credit card. However, it's important to remember that this is not a substitute for travel insurance – it covers you only if you are seriously injured or killed while travelling. You should always ensure you have adequate insurance for your trip (see the report on travel insurance in next month's *Which?* for our latest Best Buys).

EXTENDED WARRANTIES

Only a few cards offer this seemingly attractive perk. Typically the extended warranties on offer provide an extra year's cover on top of the year given by manufacturers, and a couple of cards give you two year' extra. In reality, these extended warranties are of limited value, as few electrical products break down in the first two



THOMAS COOK

Rate 16.9 per cent
Reward for £5,000 £75
Example **£75 Thomas Cook discount**
This gives you Thomas Cook Travel Pounds to use against the cost of the company's holidays. You earn them at the rate of 1.5 per cent for all purchases and an extra 0.5 or 1 per cent for purchases at Thomas Cook.

VIRGIN

Rate **10.9 or 15.9 per cent**
Reward for £5,000 **£20 to £35**
Example **£20 Moulin Rouge DVD**
With Virgin's card, points are redeemed at the Virgin members' online store for a range of books, CDs, DVDs, days out and computer games. The scheme is worth about 0.4 to 0.7 per cent of the value of your spending on the card.

or three years. See 'Unwarranted profit', *Which?*, February 2003, p14, for more details on extended warranties.

TRAVEL INSURANCE

Free travel insurance is offered by two credit cards, but both charge hefty annual fees. HSBC's Platinum card and NatWest's Black card offer multi-trip annual travel cover – but the HSBC card has a fee of £70 and the NatWest card a fee of £250 (also see the NatWest card summary, above).

If you rely on this free insurance, you must ensure that it covers everything that a comprehensive travel insurance policy would – as a minimum it should offer you adequate cover for losing baggage, for travel delays, medical expenses, personal liability and cancellation and curtailment. See the Best Buy report on travel insurance in next month's *Which?* for details of the minimum limits we recommend.

CASHBACK CARDS COMPARED

Cashback is the simplest way to get value back from a credit card perk. The most generous cashback cards, Capital One Circle and American Express Blue, give back 1 per cent of the value of all purchases on the cards as cash. However, the American Express Blue card charges an annual fee of £15 if you don't spend more than £500 in a year.

More Than and Accucard give 0.8 per cent cashback on purchases. The next group of cards has tiered rates of cashback, and the rest give back 0.5 per cent of the value of all spending.

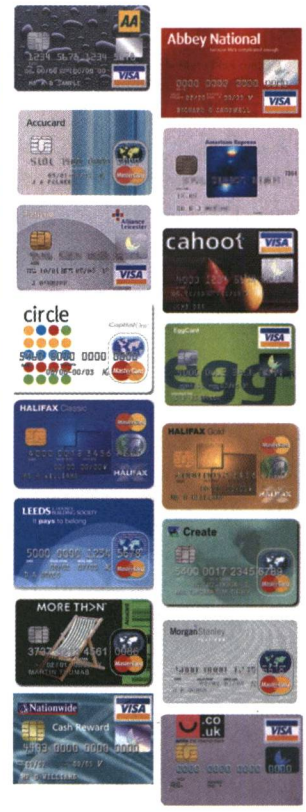
With the best-value cards, spending £5,000 would give a cashback of £50. The worst value cards would give just £25. The value of all the cashback cards compares well with most of the cards that offer points schemes.

It's worth keeping an eye on the cashback you're getting as some cards give a higher rate for an introductory period. The cashback rate may also be reduced or removed altogether. For example, when Egg was launched, it had an extremely competitive interest rate of 9.9 per cent and was one of the first companies to offer 1 per cent cashback. Now Egg's interest rate has risen to 13.9 per cent and the cashback has been cut to 0.5 per cent. Despite this, Egg is still a Best Buy for borrowing, but there are now several cards offering better cashback.

CASHBACK COMPARED

CREDIT CARDS	RATES: Interest rate (%)	RATES: Cashback (%)	BORROWING: Usually pay Best Buy	BORROWING: Occasionally pay BBuy	BORROWING: Never pay Best Buy
AA Visa	16.9	0.5[1]	✓		
Abbey National Cashback/Platinum Cashback	16.9	0.5 to 1[2]			
Accucard Mastercard	16.4[3]	0.8[9]	✓	✓	
Alliance & Leicester Moneyback/Moneyback Platinum	18.9	0.5[4]	✓		
American Express Blue Amex	18.9[5]	1[12]	✓	✓	
Cahoot Visa	7[3]	0.5[6]	✓	✓	✓
Capital One Circle Mastercard	16.9	1	✓	✓	
Egg Visa	13.9	0.5	✓	✓	
Halifax Classic Cashback	18.9	0.5 to 1[7]	✓	✓	
Halifax Gold/Platinum Cashback	17.9	0.5 to 1[7]	✓	✓	
Leeds & Holbeck Mastercard	16.9	0.5 to 1[8]			
Lloyds TSB Create Card Mastercard	14.9[3]	0.5	✓	✓	
More Than Mastercard	17.9[3]	0.8[9]	✓	✓	
Morgan Stanley Cashback/ Platinum Cashback Mastercard	16.9[13]	0.5 to 1[8]	✓	✓	
Nationwide Cash Reward Visa/ Cash Reward Gold Visa	15.9	0.5[10]	✓	✓	
Smile Credit card/Gold Visa	10.5[11]	0.5	✓	✓	✓

Rates correct at February 2003



NOTES

The table includes all credit cards available in the UK that offer cashback on purchases made in any store. For each card we give the **interest rate** for purchases. Only one of these cards – the American Express Blue card – charges an annual fee (of £15). We also show the **percentage cashback** that each card offers (details of any tiered rates are in the footnotes). Any cards that are a Best Buy for borrowers are shown with a ✓. We decide on these Best Buys by considering three types of borrower – those who **usually pay** off their bills in full, those who **occasionally pay** them off in full, and those who **never pay** them in full. See 'Cut your card costs', *Which?*, June 2002, p46, for further details.

1 Up to a maximum of £75 a year. You can opt to receive AA Rewards instead of cashback (see 'Points schemes compared', p25 for details)
2 0.5 per cent for spending of up to £500 a month; 1 per cent on spending over £500
3 Rate varies depending on credit scoring
4 0.5 per cent up to £20,000 of spending a year plus 10 per cent of any interest you have paid during the year
5 £15 annual fee – waived if spend is more than £500 a year
6 Until 30 April 2003
7 0.5 per cent of spending up to £12,000 a year; then 1 per cent of the value of spending up to £25,000 per year
8 0.5 per cent of spending up to £2,000 a year; then 1 per cent of all extra spending
9 1.6 per cent for first six months
10 1 per cent for first six months
11 9.9 per cent if you have a Smile current account
12 2 per cent for the first three months
13 Platinum card's rate is 14.9 per cent

Are air purifiers really any better at reducing allergy symptoms than vacuuming, good ventilation and damp dusting?

The number of people suffering from allergies in the UK is on the increase. Estimates suggest that as many as one in four of us will suffer from an allergy at some point in our lives. Double glazing, central heating and wall-to-wall carpeting are cosy, but they also help trap indoor air pollutants such as smoke, pollen, mould, dust and animal dander that can set off asthmatic and allergic reactions.

We've taken a look at the types of product you can buy to improve the quality of the air in your home – some have similar names but do different things.

DEHUMIDIFIERS

Dehumidifiers remove moisture from the air where damp and condensation are a problem. They draw in air, and collect and condense the moisture. Prices range from around £80 to £400.

PORTABLE AIR CONDITIONERS

Portable air conditioners move heat from inside the home to the outside. They not only reduce the temperature but also the humidity as they have a dehumidifying action. Prices vary hugely, though they generally cost upwards of £100.

IONISERS

Ionisers remove pollutants from the air by sending out negatively charged ions. The ions attach to dust and smoke particles, causing the particles to become attracted to the nearest positively charged surface such as the floor, walls or furniture. Some ionisers have trays to attract and collect the particles. Many ionisers cost around £25.

AIR PURIFIERS

Air purifiers clean the air by trapping airborne particles as they're drawn in through a filter by a fan. They use different types of filter, such as carbon or HEPA filters, which you can replace. Purifiers cost from £13.

Do they make a difference? Ionisers and air purifiers can remove particles from the air, but the evidence is less conclusive on whether this improves people's health.

We asked several UK health organisations for their views on whether air purifiers ease allergy symptoms. The National Asthma Campaign and the British Thoracic Society don't recommend the use of air purifiers or ionisers because of the lack of evidence that they improve health.

The British Allergy Foundation (BAF) has a seal of approval scheme that endorses several air purifiers. Under the scheme it carries out testing to establish whether products are effective at reducing airborne dust mites and cat allergens. If they pass, the products can carry the BAF Seal of Approval. However, BAF explained that its endorsements don't mean that products will reduce allergy sufferers' symptoms.

Doing it yourself Managing an allergy effectively isn't just about keeping the air clean. Professor Jean Emberlin, director of the National Pollen Research Unit, says there are several other ways to reduce allergen levels at home.

Dusting with a damp cloth, for example, means you're less likely to end up flicking dust back into the atmosphere. Dust mites and some fungal spores love warm damp places so you can keep humidity levels down by extracting cooking fumes and not drying washing indoors. Simply opening a window will increase air flow, which in turn will reduce the humidity and help control the number of house dust mites and moulds. It also helps to disperse gases produced by heating and cooking, which can be a problem for some people. Of course, opening a window on a fine day might not be sensible if you suffer from hayfever.

Estimates suggest that as many as one in four of us will suffer from an allergy at some point in our lives

Regular vacuuming with a machine that has good suction and an efficient filter on the exhaust can help keep down allergen levels. The LG Slimax V-U5545NBS was a Best Buy in our last test of vacuum cleaners (see 'Vroom service', May 2002, p42). It was good at picking up pet hair and other allergens, and didn't throw them back into the atmosphere as it cleaned. It's available from Comet for £60.

Mattresses and bedding are among the most common habitats for dust mites. Special covers that enclose mattresses and pillows have been shown in some studies to reduce asthma symptoms. Washing bedding above 58°C will kill dust mites.

PHOTOGRAPHY CLIVE ROWAT ILLUSTRATION ROWAN BARNES-MURPHY

Air purifiers clean the air by filtering pollutants

Evidence that they improve health is limited

There are alternatives for removing allergens

BUYING GUIDE

If you really want to buy an air purifier, it's important to choose one designed for the size of room you'll be using it in. Ask the retailer how many air changes per hour an air purifier would manage in a specific size of room. If the air-handling capacity of an air purifier is stated on the box, check whether this is with or without the filters in place – air handling is reduced when the filters are in.

If you want a purifier to filter specific allergens, ask which products are designed for these. Some allergens attach to very small dust particles that can pass through all but the finest filters.

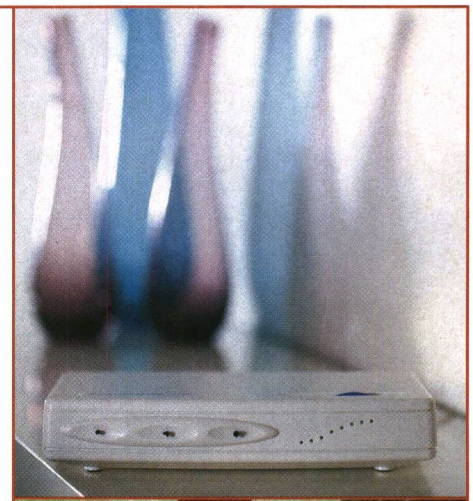
Many manufacturers state that the air filters used in their air purifiers are 99.9 per cent effective, but remember that the effectiveness depends on several factors. Even the most efficient filter can clean only the air that passes through it. So, if air isn't circulating well, it won't get cleaned effectively.

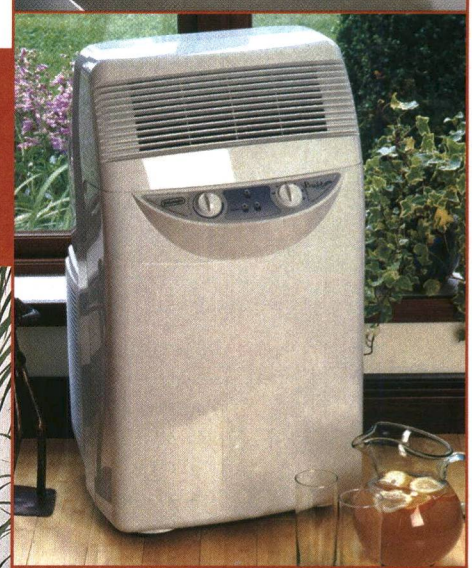
FILTERING THE MONEY AWAY

Unless you change the filter regularly, it will clog up and become less efficient. Before you buy, find out how often filters are likely to need washing or replacing and check the cost of replacement filters. Some products have filter life indicators to highlight when filters need changing.

NOISY FANS

Many air purifiers use a fan to draw air in through a filter. The fans sometimes operate at different speed settings – and noise levels can increase with fan speed – so ask sales staff to demonstrate the air purifiers in action.





There are several types of product designed to improve the air quality in your home. Pictured top right is an air ioniser from Mountain Breeze; middle right, a domestic portable air conditioning unit from De'Longhi; bottom right, an air purifier from Bionaire; and bottom left, a dehumidifier from Amcor

The innocent cuddly toy is a prime breeding ground for dust mites and fungal spores. So if your children are allergic to dust mites, you can kill the mites by washing soft toys above 58°C, or by putting the toys in a plastic bag in the freezer for 24 hours.

Full of hot air Although there's no conclusive link between the ability of air purifiers to remove pollutants from the air and a reduction in allergy symptoms, this isn't always reflected in the manufacturers' advertising literature. Some of the claims made have been successfully challenged.

In the UK, Enviromax advertised its air conditioner using the statement: 'Help protect your family from the dangers of passive smoking with the Enviromax Clean Air System.' But in May 2002 the Advertising Standards Authority (ASA) upheld a complaint against the company for implying that the product could remove the dangerous particles in cigarette smoke, when it couldn't show this to be the case.

Honeywell also went in front of the ASA in July 1999 when its advert for air purifiers was criticised for being misleading. The ASA said that it had exaggerated claims about how effective its products were at removing impurities, such as tobacco particles, from the air. The company was also criticised in the US by the Federal Trade Commission (FTC) in December 1997 for making misleading claims about its products. According to the FTC, Honeywell's claim that its air purifier removes 99.97 per cent of impurities from the air overstates its actual effectiveness.

TIPS FOR REDUCING ALLERGIES

- Dust with a damp cloth to cut the amount of dust flicked back into the air
- **Extract cooking fumes and avoid drying washing indoors to help stop dust mites and fungal spores that breed quickly in warm, damp environments**
- Open a window to increase air flow
- **Vacuum regularly**
- Wash bedding and soft toys above 58°C to kill dust mites, or put the toys in the freezer
- **Use covers that enclose mattresses and pillows – they can reduce asthma symptoms, according to some studies**
- Try to keep pets outside if occupants are allergic to them

Whether they nip to the chip shop, take a packed lunch, or plump for the school canteen, most kids' diets are unhealthy – despite new standards for school meals

School dinners

Rachel Clemons finds out what children are really eating in the school canteen

For breakfast, Zoë, aged 15, has a slice of white toast and butter, washed down with a couple of mugs of milky tea. During the morning, she has a bag of crisps with a soft drink, and in the canteen at lunch she eats a plate of chips and gravy with a turkey twizzler. In the afternoon, she buys a lolly and her second bag of crisps. Tea is more chips and gravy, this time with chicken nuggets, mushy peas and a soft drink. Before bed, she eats two chocolate bars.

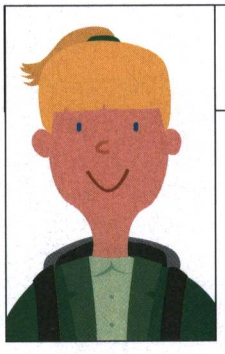
Zoë's diet is fairly typical of the 246 children who kept a food diary for us: high in saturated fat, sugar and salt, and lacking many vital nutrients. The diaries were filled with details of crisps, chips and chocolate bars, but rarely mentioned fruit and vegetables. It's clear that the government's nutritional standards for school meals aren't helping children to eat healthily.

THE PROBLEM

Children's eating habits are a real cause for concern. Kids today consume 30 times more soft drinks and 25 times as much confectionery as they did in 1950.

One in three British children is overweight, and the number of obese children has doubled in the last 20 years. This reflects both a lack of physical activity and poor diets. Obesity in childhood can lead to diabetes, high blood pressure and heart problems. It's also linked to asthma, and liver and kidney problems.

Even where children aren't overweight, a poor diet can cause problems. Younger children often don't get enough energy or important nutrients such as vitamin A, calcium, zinc and iron. Likewise, secondary school students' diets are often lacking in calcium, iron, zinc and folates. These deficiencies can lead to anaemia, increased risk of infections, and low bone mass and heart disease later in life. And the high levels of sugary food consumed can play havoc with children's teeth.



'I think I should eat more healthy food and less sweets and chocolate' Year 6 girl

WHAT WE FOUND

The children in our study (see 'Our research', opposite) loved pizza and chips, and disliked salad and vegetables (see chart, overleaf, for more details). Worryingly, they ate hardly any fruit or vegetables, which are good sources of essential vitamins and fibre. The government advises that eating five portions of fruit or vegetables a day can help reduce the risk of cancer and heart disease. But the children in year 6 and the girls in year 10 ate just two portions a day on average. The older boys managed only 1.5 portions.

Crisps and confectionery, on the other hand, were popular. Most children in our survey ate at least one bag of crisps a day, and many had sweets or chocolate every day. Crisps generally contain large amounts of saturated fat and salt. See 'Dismal dining', p33, for an example of one child's high-fat food diary.

Cheap meat products, such as chicken nuggets and meat pasties, appeared frequently in the children's diaries. Processed meats like these provide only small amounts of iron and zinc compared with unprocessed meat. See 'Paltry nuggets exposed', p7, for more about what's really in chicken nuggets.

Our nutritionist was concerned that many of the kids' diets were low in important nutrients, including iron, zinc, protein, calcium, folate and vitamins A and C. Calcium intakes were particularly low among the older children, who often drank soft drinks rather than

'My mum chooses my packed lunch with suggestions from me' Year 6 boy

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION DAVID LE JARS

The poor state of children's diets

How government guidelines aren't working

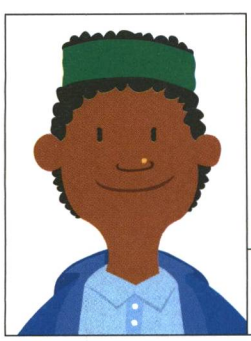
What schools can do to promote healthy eating

milk, but who have high calcium needs due to growth spurts. More leafy green vegetables and citrus fruits could help prevent folate deficiency, which is linked to a greater risk of heart disease in adults. Fruit and vegetables are also the main source of vitamin A for children, as they seldom eat other vitamin A-rich foods, such as liver and oily fish. Vitamin A is important for growth in children and for preventing infections

CAN SCHOOL MEALS MAKE A DIFFERENCE?

Around four million school meals are cooked every school day in Britain, serving around 45 per cent of all school children. It's clear that they can make a major contribution to children's diets. Our diaries show that school dinner is the main meal of the day for some children. And a good lunch could have positive knock-on effects at school: research suggests that a poor diet and lack of food affects concentration and learning.

In the canteen So what are kids actually eating at lunchtime? The school meals reported in our food diaries were repetitive, and often read like a fast food menu. Pizza, chicken nuggets, and fishcakes were among the most popular main courses. Chips and potato-based smiley faces were the most frequently eaten starchy foods, with baked beans (which contain added sugar and salt) the most common vegetable. Cakes, biscuits and ice cream were the children's desserts of choice, and soft drinks were more popular than milk or water. Roughly half the children got too much of their energy from fat, and not enough from starchy carbohydrates like bread, pasta and rice. Overall, school meals contributed less than one portion of fruit and vegetables a day to the children's diets.



'I have a chip addiction' Year 6 boy

Government guidelines Nutritional standards for school meals were introduced in 2001 to improve children's diets. Primary schools must offer at least one fruit and one vegetable, one milk or dairy item, one portion of meat, fish or other protein source, and one starchy food, such as bread, potatoes, rice or pasta, every day. Red meat must be on the menu at least twice a week, and starchy food cooked in oil or fat, such as chips, shouldn't be served more than three times a week. Similar guidelines apply to secondary schools, though the number of portions on offer is usually doubled, so there's more choice. Unfortunately, the meals described in our food diaries don't reflect the balanced diet outlined by the guidelines.

Why aren't the guidelines working? Menus from the schools we visited indicate that the caterers are meeting the standards. A wide variety of foods, including vegetables, salad and fruit, were on offer every day, but the children aren't always eating them.

The problem is that most caterers offer a choice of foods, including unhealthy options. And, while overall provision is regulated, there's no control over what kids actually eat. Most of the children in our survey thought that their canteen offered healthy foods at least some of the time. But many simply ignore these, and just plump for chips or other unhealthy dishes.

When we last looked at school meals, in 1992, there were no regulatory nutritional standards, as previous ones were abolished in 1980. We found that primary school children were eating reasonably healthily, but older children's diets were high in fat and sugar, and low in fibre, iron and folate. Ten years later, and 18 months after the reintroduction of school meal standards, children's diets don't seem to have improved.

SEND THEM PACKING?

The nutritional content of packed lunches can be even worse than school meals. The school meals recorded in our food diaries tended to contain slightly more fruit and vegetables than packed lunches, and provided more zinc and fibre, thanks to foods like baked beans and potatoes. And ▷

OUR RESEARCH

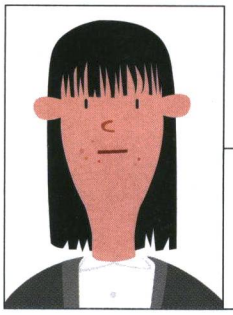
Last October, 246 children completed a food diary for us for two days. Our nutritionist then analysed their diets. A total of 296 children answered a questionnaire about their eating habits. 46 per cent of them ate school meals. The children came from eight primary schools (year 6, aged 10 to 11) and nine secondary schools (year 10, aged 14 to15) across England. The schools we surveyed represented a range of sizes, locations, and school meal providers.

packed lunches managed to cram in even more fat and sugar, with foods such as biscuits, crisps, cakes, mousses, confectionery, and soft drinks. On the plus side, they were higher in vitamin A because of margarine used in sandwiches.

HOW SCHOOLS CAN HELP

Schools can have a major impact on children's diet and nutrition, both through education and the meals they provide. The 17 schools we visited told us how they try to go about this.

Incentive schemes One school we visited had altered its pricing policy so that the healthier options were cheaper, giving children more incentive to buy them. Other schemes include smart cards, which provide bonus points when kids buy healthy meals. Points are then redeemable for items like trainers and CDs.



Tuck shops and machines One of the schools we surveyed had a healthy snacks policy, where children were allowed to eat only fruit or other healthy options during breaks. Another school had banned the sale of confectionery in its tuck shops. However, tuck shops in most schools offered crisps and sweets, alongside healthier items. And most children in our survey felt that the vending machines in their schools never offered a healthy choice of foods.

> **'The only thing that changes is the healthy choice, otherwise it's the same food every day'** Year 10 girl

Involvement One of the schools we contacted had set up a school nutrition action group (SNAG). This involves children, parents, caterers and teachers, and aims to help increase the uptake of healthy foods. The group seeks input from children about what foods they find appealing, and how healthy options could be made more attractive. Most of the secondary schools we contacted told us they ask for feedback about school meals from children or parents. But, disappointingly, the primary schools were less inclined to seek feedback.

Initiatives and awards The National Healthy School Standard (NHSS) is a government initiative that aims to improve children's health. To achieve this standard, schools must make use of activities both in and out of the classroom to promote health improvement in a number of areas, including healthy eating. Two of the secondary schools in our survey had achieved the NHSS, and others were working towards it.

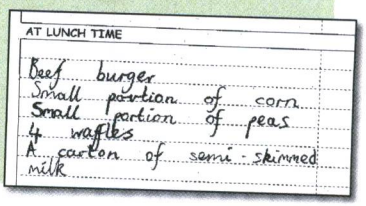
Many of the schools we talked to had taken part in catering initiatives and awards, such as National

A BETTER BALANCE Natalie, aged 10

Natalie's diet (see diary extract below) is reasonably well balanced. She had vegetables with her school meal on both days of the study, and fruit on one day. Eating fruit and vegetables is associated with better health in adulthood.

Calcium intake is essential during childhood for bone growth. Natalie should continue drinking milk to help her avoid problems such as low bone mass in later life.

The burger Natalie ate for lunch gave her some protein and helped boost her iron and zinc levels. On both days, Natalie ate starchy foods with added fat (potato-based smiley faces and potato waffles). Starchy foods provide energy, fibre, vitamins and minerals. But, to avoid eating too much saturated fat, Natalie could try rice, potatoes, or pasta without added oil or butter on the other days of the week.


AT LUNCH TIME

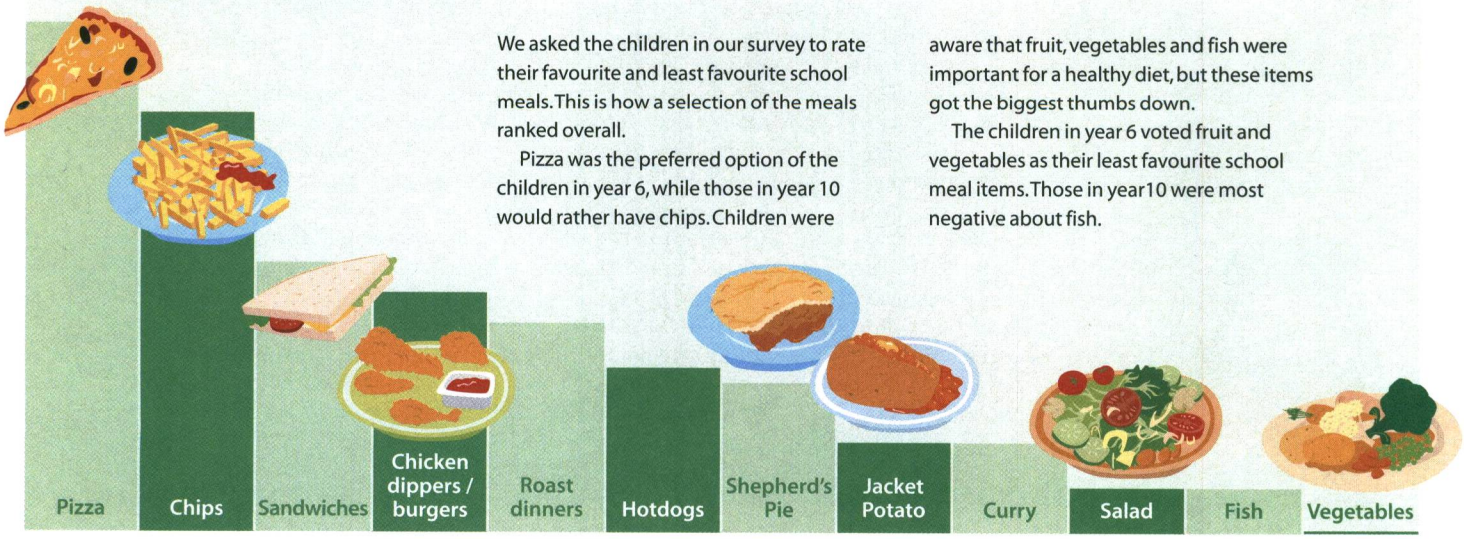
Beef burger
Small portion of corn
Small portion of peas
4 waffles
A carton of semi-skimmed milk

KIDS' FAVOURITE SCHOOL MEALS

We asked the children in our survey to rate their favourite and least favourite school meals. This is how a selection of the meals ranked overall.

Pizza was the preferred option of the children in year 6, while those in year 10 would rather have chips. Children were aware that fruit, vegetables and fish were important for a healthy diet, but these items got the biggest thumbs down.

The children in year 6 voted fruit and vegetables as their least favourite school meal items. Those in year10 were most negative about fish.



School Meals Week, which aims to link what's taught in the classroom to the food served in the dining room.

In the classroom Under the national curriculum, most food education falls under the umbrella of design and technology. It may also feature in other, non-statutory subject areas, such as personal, social and health education. But it's not always possible to teach about food in a practical way, such as how to cook – often due to a lack of resources and facilities.

CATERING FOR HEALTH

Whatever measures schools take to encourage healthy eating, it's a huge challenge for them to provide healthy but appealing foods, especially bearing in mind their tight budgets. But there are various steps that caterers can take. For example, they could try to make sure that each of the options on the menu each day meets the nutritional standards. Mixed dishes made with a variety of fruit, vegetables, meat and fish, would make it harder for children to opt out of the vegetable and fruit portion. Schools could also use attractive fruit salads and dried fruit more often, as easy ways to encourage children to increase their fruit intake.

The government's national school fruit scheme means that, by 2004, every child in nursery, and schoolchildren aged four to six, will be given a free piece of fruit each day. This should help to address some of the nutritional deficiencies we've identified.

KIDS' CORNER

Children's attitudes towards food, as well as how they spend their lunchtimes, influence what and where they eat during the day. We asked the children in our study about their eating habits, where they liked to eat lunch, what they felt about the meals their schools offered, and their general thoughts about nutrition and healthy eating.

The food The children who ate school meals appeared to be quite satisfied with them. Most were happy with the range of food, and the amount they were given. The main reason children gave for never having school meals was that they didn't like them. We asked how school meals could be made tastier. One in five of the younger children thought that a selection of sauces and relishes would help. A similar proportion thought the variety of food could be improved. Over a quarter of kids in the older age group also wanted more variety, and a fifth felt that meals would taste better if schools made sure food was fresh.

'If you eat junk food, when you get older you won't be fit' Year 6 boy

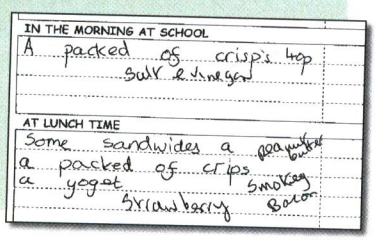
The lunch hour Most of the younger children ate in school, but the year 10s had more flexibility. Three in ten sometimes bought lunch from a local shop or takeaway. The main reason for buying food off-site was because it was quick. Some children simply preferred the food they can buy in the outside world. To try to compete with the local chippy, yet still provide healthy food, schools have to offer nutritious and appealing takeaway options, as well as sit-down meals.

Healthy eating Children seem to know which foods are good for them, whether or not they eat them. Several mentioned fruit, vegetables, pasta and fish as foods they should eat more often. They also knew that poor diets can lead to weight problems and affect the state of their teeth, and some gave examples of diseases with dietary links, such as diabetes, heart disease and cancer. Overall, most were aware that what you eat and drink when you're young really matters, but this wasn't always reflected in their eating habits.

DISMAL DINING Lynne, aged 11

Lynne ate no fruit and vegetables in the two days that she kept her food diary (see extract below), and her diet showed little variety. The margarine in Lynne's sandwiches contributed some vitamin A to her diet, but increasing her intake of vegetables such as carrots and tomatoes would ensure she had enough vitamin A every day. Low levels of folate often reflect low intakes of fruits and vegetables and a less varied diet, so could be a problem for Lynne.

Lynne's calcium and protein intake is fine, but she gets almost half of her calories from fat, instead of the recommended 35 per cent. She also has too much salt in her diet – something that's linked to high blood pressure. She ate seven packets of crisps over the two days that she kept the diary. Cutting down on crisps would help reduce her intake of fat and salt.


IN THE MORNING AT SCHOOL
A packed of crisp's top salt & vinegar
AT LUNCH TIME
Some sandwides a peanut butter
a packed of crips smokey bacon
a yogat strawberry

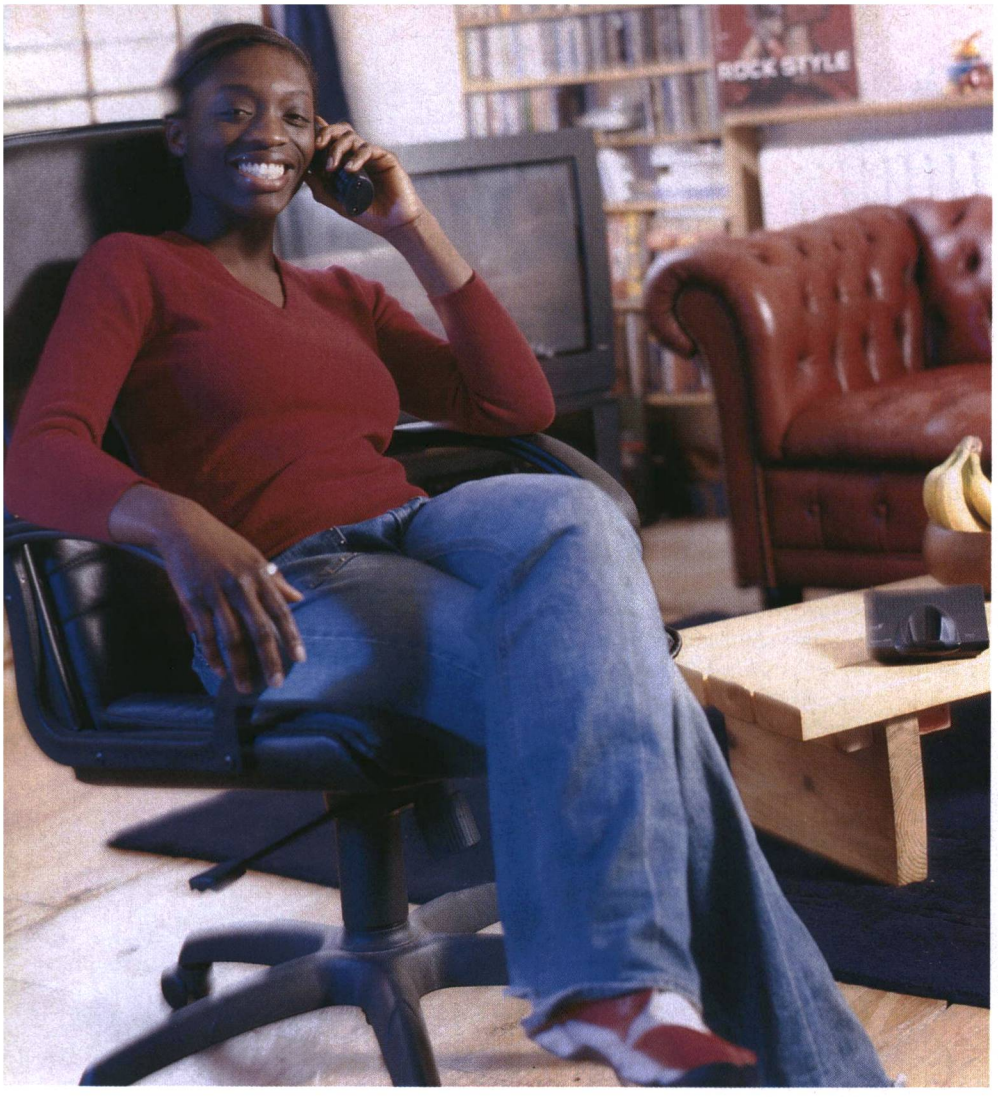
OUR VERDICT

Much is being done in schools to try to improve children's diets and general state of health, and the reintroduction of school meal standards in 2001 was a step in the right direction. However, simply offering healthy options in canteens, and ensuring children know what's good for them, isn't enough, as our research shows. Nutritious options need to be made more appealing if kids are going to choose them above the ubiquitous chips and chicken dippers.

We're pleased that, this year, the government will be evaluating the standards for the first time. We think it should also monitor what children are actually eating at school, to investigate the impact of the standards. If, as we suspect, they haven't improved children's diets, then the standards, and the way they're implemented, need to be revised.

The success of healthy eating and catering initiatives in schools should also be evaluated, to identify which are most effective in encouraging healthy eating. Wherever possible, practical teaching about food should be incorporated into the school curriculum.

Small changes to what children eat at school could have a big impact on their diets, and their health later in life.



you subscribe to your phone company's caller display service. This currently costs £1.50 a month for BT customers.

Paging and intercom All the phones on test except the Philips have a paging button on the base station (where the phone handset normally sits). This causes the handset to ring with a distinctive tone. You could use it to alert someone up the garden that their tea's ready, or simply to locate a handset that's got kicked under the sofa. The Panasonic KX-TCD715E's intercom facility is more sophisticated, allowing a full conversation between handset and base.

Multiple handsets With most digital phones, you can use more than one handset with the same base station. The handsets have their own chargers and can be stationed around the house as cordless extensions, so you're not always running up and down stairs to answer the phone.

Another bonus of multiple handsets is that you can make calls from one handset to another, as long as both are within range of the base station. The BT Diverse 4010 and Panasonic KX-TCD755E take this a step further, letting you make calls directly from handset to handset, without involving the base station. So you could use them to keep in touch when you're out and about, though the range is limited compared with proper walkie-talkies.

A couple of the phones we looked at come with more than one handset (see table, overleaf, for details). With others, you buy the extra handsets separately.

Sending messages Text messages aren't just for mobiles. The BT Diverse 4010 Executive SMS and Panasonic KX-TCD755E can send and receive text messages to or from mobile phones or other similar cordless phones. We looked at the BT model in *Which?* last April (p16). It worked well for sending messages, though it could prove a costly way to keep in touch. It costs 12p to send a message and, once again, you can use this feature only if you subscribe to a caller display service.

It's not as straightforward for people to send messages to you. They have to direct

PHOTOGRAPHY JONNY THOMPSON

RING IN THE NEW

Cordless phones free you from the socket. And new digital models are small and stylish with handy, high-tech features

Cordless phones are getting smaller, as well as cheaper. With light handsets, LCD displays, menu systems, phone books, and even annoying ring tones, it's getting hard to tell them apart from mobile phones. But don't pick one based on stylish looks or flashy features alone: there are important differences in how well the models work. Operating range, sound quality, and ease of use all vary greatly. We've made countless calls on your behalf, and picked the phones that are easy on the ear, as well as the eye.

DIGITAL, DIGITAL, DIGITAL

It's getting harder to buy one of the old analogue cordless phones, as the vast majority now use digital technology. Only one new model was available when we selected phones for this test. Digital phones mean smaller handsets, better call security, less interference, and the ability to use several handsets from the same base.

However, digital phones can be pricey. They're less expensive than two years ago, but most of those we tested cost at least £50, while the analogue phone on test is just £25. Another potential problem is that some digital cordless phones can interfere with hearing aids. Try the phone out before you buy if this is likely to be a problem.

FUN WITH FEATURES

All the cordless phones we looked at let you do more than simply make and receive calls. And some of their features certainly make life easier. See the table, overleaf, for more details of which phones can do what.

Displays and memories Digital phones display the number you've dialled on a small screen. You can store phone numbers and, in most cases, assign names to them, building up a phone book. It's then easy to find a number by keying in a name or scrolling through the list. If you've got lots of friends, pick a phone with a big memory. One of our Best Buys stores up to 200 numbers; others hold as few as ten.

The screen can also show you who's calling when the phone rings – but only if

A test of everyday use and fancy features

Should you buy digital or analogue?

Options for taking messages when you're out

the message to a call centre and include your number as the first line. If they manage to master this, they'll be charged their mobile phone operator's normal fee for sending text messages.

Extras The Binatone MD 6100 Twin incorporates a clock radio, so could be a useful bedroom phone. The Panasonic KX-TCD715E and KX-TCD755E let you assign coloured displays and ring tones to chosen numbers. So you'll know at a glance, or even from down the hallway, who's calling.

ON CALL

Flashy features are all very nice, but it's how well the phone works that's most important. For detailed results of our testing, see the table overleaf.

Range We tested the phones' operating range in a variety of situations. First, we tried them in a large house and garden. The stone and brick walls and thatched roof with wire framing make it quite a tough test. The good news is that, wherever we placed the base, all the phones worked throughout the house, and in at least some of the garden. We also tested the phones in fields, with no obstructions, and in our laboratory where there are lots of metal obstacles. The score in the table, overleaf, takes account of all the different test conditions.

It's impossible to predict range for individual layouts and conditions, but if you think your home may present a challenge, choose a model with a ★ rating.

Sound quality The calls we made and received on all phones were intelligible. But don't equate digital with top notch sound quality. Experts described the sound on some of the phones as 'nasally', 'muffled', and 'harsh'. Even the best couldn't deliver the sound quality we'd expect from a conventional phone, and only one receives more than a ○ rating.

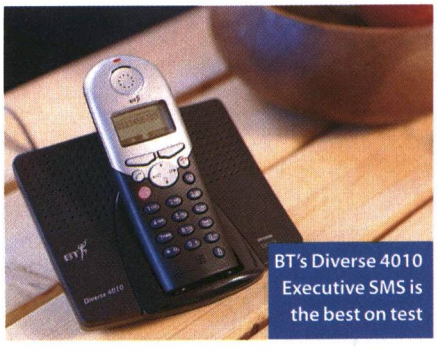
Volume All handsets let you adjust the volume of the incoming call. We measured them at their maximum level. Those rated ○ are a similar volume to a normal phone, and those with a ◒ are quieter. A ☆ means they can go louder – handy if you're using the phone outside, or if your hearing is slightly impaired.

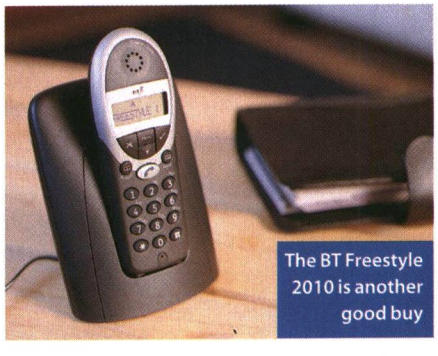
Ease of use Most of the phones were fairly easy to use, but all fell down in at least one area. Problems included poor displays, badly labelled keys, and hard to use memories. The Doro 8085 and the Samsung SP-R7000 are both very small, so could be tricky to use. The Vtech analogue phone is more than twice the weight, with a handset about the same size as a conventional phone. Its larger keypad and buttons might make it less fiddly, though its memories are more difficult to use than most.

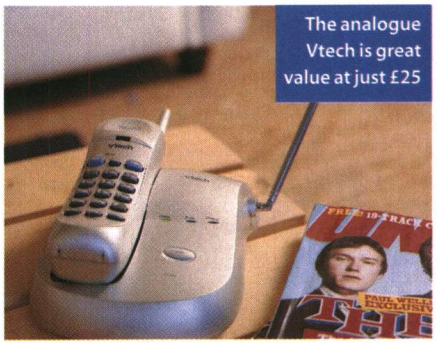
Battery life After charging each phone, we made one half-hour call a day. Most batteries lasted at least 72 hours, but those in the Cable & Wireless model managed only just over 24 hours. Annoyingly, both this phone and the Vtech lost their memories when the battery went flat, so you'd need to re-enter any stored numbers.

Durability As a final test, we used a machine to tumble all the handsets repeatedly, to see how well they would withstand everyday wear and tear. We also subjected them to simulated lightning strikes on the phone line. Thankfully, all the phones survived with minimum damage.

BEST BUYS


BT's Diverse 4010 Executive SMS is the best on test


The BT Freestyle 2010 is another good buy


The analogue Vtech is great value at just £25

This was a good batch of phones, with no real disasters. But some models did let themselves down in one or two areas. Sound quality, battery life and ease of use weren't always as good as they could be. And the operating range, although adequate for most situations, wouldn't always be enough for those with a particularly large house and garden.

Another problem to be aware of is that none of the phones has battery back-up in the base, so if the mains power fails they won't work. As this could happen in an emergency situation, when access to a phone could be vital, they're not suitable as the only phone in your house.

Pick of the bunch was the digital **BT Diverse 4010 Executive SMS**. At **£80** from Comet, it's one of the most expensive models, but has useful features such as a 200-number memory with phone book, a call timer, and the ability to support up to six handsets. It has one of the largest operating ranges, the best sound quality, relatively long battery life, and is fairly easy to use. It also lets you send and receive text messages. There's no ringer in the base station, which could cause problems if the handset's out of earshot, though the handset ringer is one of the loudest we tested.

If you'd prefer a cheaper digital model, try the **BT Freestyle 2010** for **£60** from Comet, Carphone Warehouse, and Index. It can store 27 numbers in a searchable address book and supports up to five handsets. Its operating range is good, the ring is quite loud, and it's relatively easy to use.

The **Binatone MD 1000** also has good features, and is £10 cheaper – at just **£50** from Argos and Index.

If you're not looking for top performance or the fancy features that a digital phone offers, and just want something that does the job with minimum fuss, then the analogue **Vtech VT550** is hard to beat for the price. It has excellent battery life, a reasonable range and sound quality, and is relatively easy to use. Unlike some of the digital phones, it won't interfere with hearing aids. It doesn't have a display screen or a phone book, though, and you have to remember to keep it charged, as it loses stored numbers if the battery goes flat. It costs just **£25**, exclusively from Argos. Stocks are limited and likely to run out before the end of April.

CORDLESS PHONES

		Binatone MD 1000	Binatone MD 6100 Twin	BT Diverse 4010 Executive SMS	BT Freestyle 2010	BT Studio	Cable & Wireless CWD3803	Doro 5035	Doro 8085	Geemarc DANSK7	NTL VS1000
SPECIFICATION											
Price (£)	1▷	50	80	80	60	50	150	*60*	*70*	*60*	50
Digital or analogue		Digital	Digital	Digital	Digital	Digital	Digital	Digital	Digital	Digital	Digital
Weight of handset (g)		131	132	176	121	105	120	114	86	125	113
Colour		Silver	Silver	Blue	Silver, Black	Grey	Silver	Silver	Black	Bronze	Silver
Number of handsets supplied		1	2	1	1	1	4	1	1	1	1
Maximum number of handsets	2▷	5	5	6	5	1	6	4	6	5	1
Cost of additional handsets (£)	3▷	40	40	90	110[1]	100[1]		50	60		70[1]
Similar model available with built-in answering machine	4▷	MD 2000 Twin (£90)	MD 6200 Quin (£200)	Diverse 4016 (£140)			CWD3900 (£70)	Doro 5045 (£70)			VS2000 (£70)
FEATURES											
Number of memories	5▷	40	40	200	27[2]	10	80	20	20	20	10
Alphanumeric display	6▷	✓	✓	✓	✓		✓	✓	✓	✓	
Phone book	7▷	✓	✓	✓	✓		✓	✓		✓	
Mute key	8▷	✓	✓		✓	✓	✓		✓	✓	✓
Call timer	9▷	✓	✓	✓			✓	✓	✓	✓	
Optional ring tones	10▷	✓	✓	✓	✓		✓	✓	✓	✓	✓
Hands-free operation	11▷	✓	✓	✓			✓	✓			
Full intercom	12▷										
Can 'page' handset from base	13▷	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Ringer in base station	14▷	✓	✓		✓	✓	✓		✓		
Base can be wall mounted	15▷				✓						
PERFORMANCE											
Range	16▷	☆	☆	★	☆	☆	☆	☆	○	○	○
Loudness when listening	17▷	○	○	☆	☆	☆	☆	☆	☆	○	◒
Listening/talking sound quality		○	○	☆	○	○	○	○	○	◒	○
Ringer loudness	18▷	☆	☆	★	☆	◒	★	☆	◒	☆	☆
Battery life	19▷	★	★	★	★	★	○	★	★	★	★
Ease of use	20▷	○	○	○	○	○	○	◒	○	◒	◒
Durability	21▷	★	★	★	★	★	★	★	★	★	★
TOTAL TEST SCORE		**73**	**74**	**82**	**74**	**65**	**71**	**67**	**65**	**61**	**51**
Additional information			With built-in clock radio		1 Twin handset 2 Includes seven on base	1 Twin handset					1 Twin handset

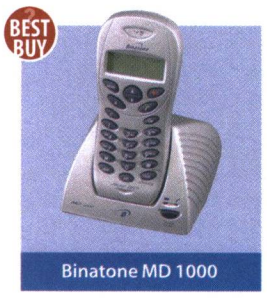
NOTES

Specification

1 This is what you can expect to pay by shopping around on the high street (manufacturers' guide prices in *italics*).
2 Maximum number of handsets that the base station can support.
3 Manufacturer's guide price for additional handsets, or for twin handset package.
4 Manufacturer's guide price.

Features

5 How many phone numbers the handset can store in its memories.
6 Display can show letters as well as numbers – useful for assigning names to numbers.
7 Names and numbers can be stored in the memory to form a searchable phone book.
8 Pushing this means the person on the other end of the line can't hear what you're saying.
9 This times and displays your call length.
10 You can select from a choice of ring tones.
11 Phone can be used hands-free, with both sides of the conversation picked up and broadcast, so others can join in.
12 Lets you hold a full conversation between base and handset.
13 You can ring the handset from the base.
14 This makes it less likely that you'll miss a



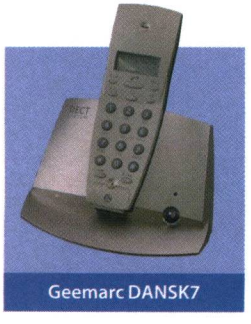
Binatone MD 1000

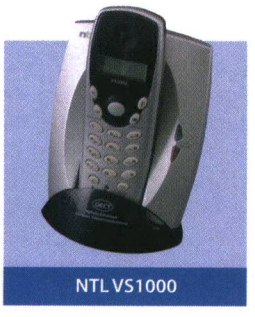
Binatone MD 6100 Twin

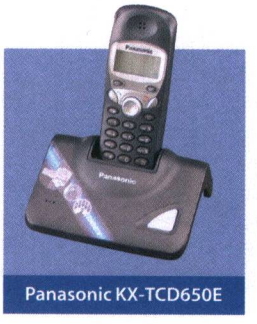
BT Diverse 4010

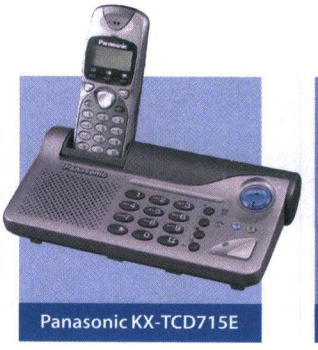
BT Freestyle 2010

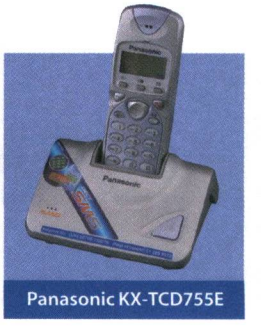
BT Studio


Geemarc DANSK7


NTL VS1000

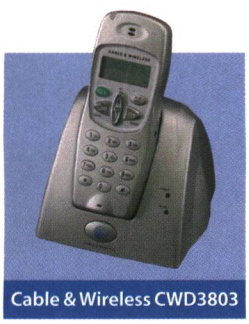

Panasonic KX-TCD650E


Panasonic KX-TCD715E

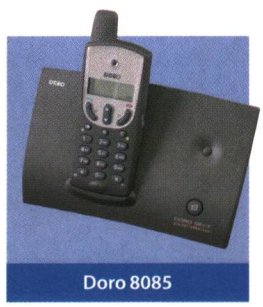

Panasonic KX-TCD755E

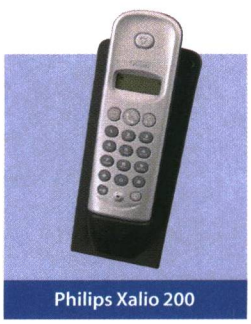
Panasonic KX-TCD650E	Panasonic KX-TCD715E	Panasonic KX-TCD755E	Philips Xalio 200	Samsung SP-R7000	Vtech VT550
50	80	80	40	90	25
Digital	Digital	Digital	Digital	Digital	Analogue
137	149	150	132	85	188
Blue	Grey	Silver	Black	Silver, gold, black	Champagne
1	1	1	1	1	1
6	6	6	not stated	6	1
50	70	70	80[1]	90	
	KX-TCD735EM (£130)	KX-TCD775ES (£110)			VT6502 (£35)
20	200	200	10	80	16
✓	✓	✓		✓	
	✓	✓		✓	
	✓[1]	✓			
✓	✓	✓	✓	✓	
✓	✓	✓	✓	✓	✓
	✓	✓			
	✓				
✓	✓	✓		✓	✓
✓	✓	✓			
✓	✓	✓			✓
○	○	☆	★	☆	○
◒	◒	☆	☆	☆	☆
○	○	○	○	○	○
☆	☆	☆	◒	○	○
★	★	★	★	☆	★
○	○	○	◒	○	○
★	★	★	★	★	★
58	**63**	**76**	**64**	**66**	**60**
	1 On base station only		1 Twin handset package (TD6731)		Limited stocks only. Available from Argos

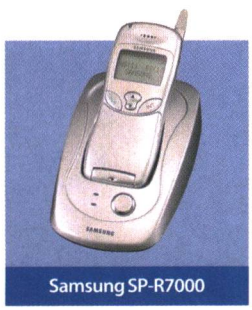
call when the handset is out of earshot.
15 The base station can be hung up to save space.
Performance
16 Comparative rating showing the phones' operating range.
17 How loud the earpiece sounds compared with a typical non-cordless phone.
18 Loud ringers can be useful in noisy environments.
19 The phones with the best ratings can last for three days without recharging, when used for half an hour a day.
20 Takes into account all aspects of using the phone.
21 All phones held up well to tumble tests and 'lightning strike' susceptibility tests.


Cable & Wireless CWD3803

Doro 5035


Doro 8085


Philips Xalio 200

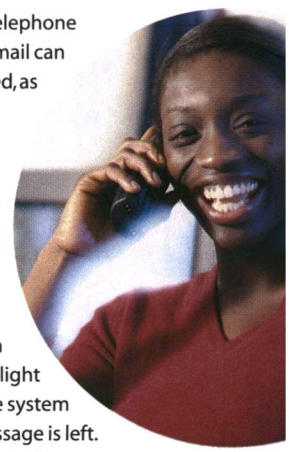

Samsung SP-R7000

Vtech VT550

NOBODY HOME?

If you want a system to take messages when you're not around, you can use a stand-alone answering machine, or a cordless phone with a built-in answerphone. None of the phones we tested have this feature, but see the table, left, for details of similar models that do. Be aware, though, that their sound quality, features and ease of use may not be exactly the same as the models we tested.

Alternatively, subscribe to your telephone company's voicemail service. Voicemail can take messages if your line is engaged, as well as when you're not there.



BT's basic 1571 service is free. It takes up to 10 two-minute messages. A change in dialling tone tells you a message has been left. The more advanced Call Minder service (£2 a month) stores up to 30 messages, and lets you record a greeting, and access messages from other phones. A box with a flashing light alerts you to new messages, and the system can phone or email you when a message is left. For £2.50 a month, you can get up to eight Pin-protected mailboxes for different members of the household. The caller chooses who to leave a message for.

NTL and Telewest also offer voicemail services (£1 a month). And Kingston Communications, which operates in East Yorkshire, offers a free service. All these let you record your own greeting and access messages remotely. Telewest also offers a more basic free service.

One.Tel's free voicemail service lets registered users dial 1571 to collect messages. You can record your own greeting. The enhanced One.Tel Voicemail (£1.50 a month) also provides remote access and 'message alerts', whereby messages can be transferred to another UK phone number.

KEY

★ ☆ ○ ◒ ●

best ← → worst

✓ has this feature

TOTAL TEST SCORE

This ignores price and is based on:

Features	15%
Performance	70%
Ease of use	15%

WIN

A BEST BUY CORDLESS PHONE

We've got 15 Best Buy BT Diverse 4010 Executive SMS phones to give away in our easy-to-enter competition

For competition details, see p3 or visit www.which.co.uk/whichextra

THE **THIRD** ISA

Life insurance Isas have so far failed to tempt many savers. We take a look at this sometimes forgotten investment to help you decide if it's right for you

Teresa Fritz explains the pros and cons of life insurance Isas

People like individual savings accounts – better known as Isas. From their launch in April 1999 up to October 2002, more than 23 million mini cash Isas and more than 15 million stocks and shares Isas were opened.

But there's a third type of Isa that isn't as popular. The life insurance Isa, or insurance Isa, was launched at the same time as the other two, but over the same period fewer than one million policies have been sold. Our guess is that most people have either forgotten about insurance Isas, don't understand them, or didn't know they existed in the first place.

WHAT ARE ISAs?

Isas were introduced in 1999 as the Labour government's replacement for Peps and Tessas. An Isa isn't a product, but a tax-free wrapper in which three different types of investments and savings can be held; cash, stocks and shares, and insurance funds.

Cash Isas are simply savings accounts with banks or building societies. Stocks and shares Isas can be investments like unit trusts, or a holding of stocks and shares you pick yourself. Despite the name, insurance Isas don't provide insurance. Instead they are investments offered by insurance companies and friendly societies.

Isas are governed by complex rules about how much you can invest each tax year. Investing in an insurance Isa can limit the amount you can put into a stocks and shares Isa. For more about Isa limits, see *Which? Tax Saving Guide 2003*, free with *Which?* next month. However, the bottom line is, if you want to put more than £3,000 into a stocks and shares Isa in one tax year, don't get an insurance Isa. If that's not the case, read on.

INSURANCE ISAs – HOW DO THEY WORK?

The most you can invest in an insurance Isa each tax year is £1,000. You can usually pay regular monthly amounts or make a one-off investment. They have no set term and can be cashed in without notice. However, in the early years you may not get back what you put in.

With-profit insurance Isas With the exception of Family Assurance and Forester Life, all the providers currently offering insurance Isas invest your money into their with-profit fund.

With-profit insurance Isas receive a bonus each year, based on how well the fund has done in the past year. Once added, these bonuses can't be taken away. With-profit investments have traditionally been recommended for cautious investors because they protect you from dramatic falls in the stock market by 'smoothing' the investment returns. But there are still many aspects of with-profit funds that *Which?* and Consumers' Association are not comfortable with.

The with-profit debate In our report 'What profits?', *Which?*, February 2002, p42, we outlined our concerns about the way some with-profit funds are run and about the lack of accountability that the providers of many with-profit funds have to their policyholders.

The regulator for financial services, the Financial Services Authority (FSA), has recently unveiled plans to reform the regulation of the with-profits industry. While the proposals should make the management of these funds more transparent to the people who buy them, we are concerned that the reforms will still not

PROS AND CONS OF LIFE INSURANCE ISAs

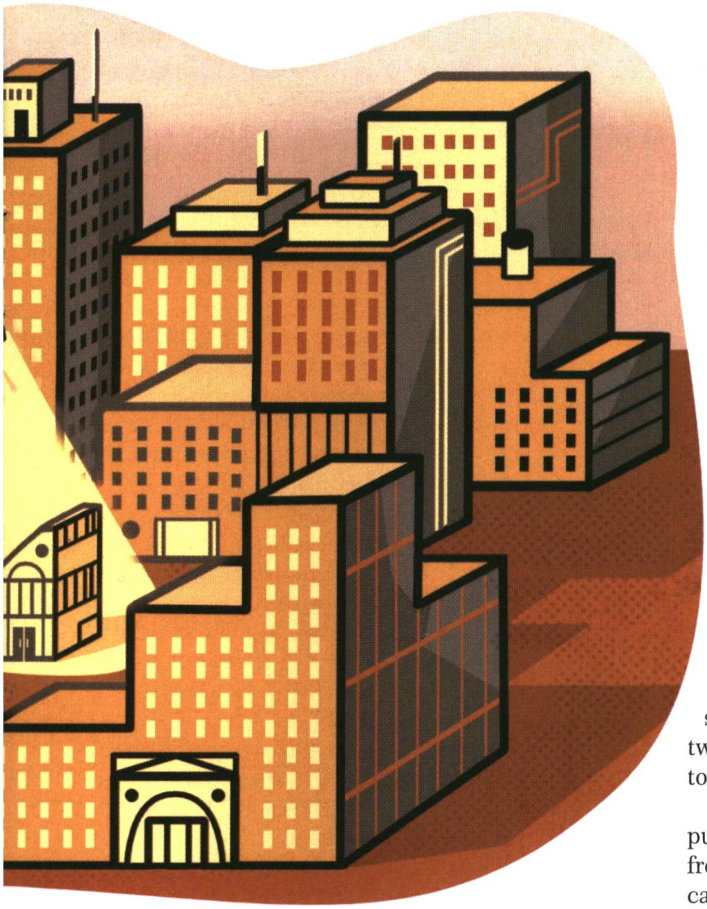
PROS	CONS
● Let you earn tax-free returns from with-profit investment funds ● **Low minimum investments are possible, so they are accessible for the smaller saver** ● Some are offered by friendly societies, which have no shareholders to satisfy, so policyholders get all the profit ● **Charges and returns are comparable with with-profit bonds** ● Both single and monthly premiums are offered ● **There is a choice of either unit-linked or with-profit funds**	● Opening one can restrict the amount you can put into a stocks and shares Isa to a maximum of £3,000 ● **You can only invest up to £1,000 a year** ● There is a limited choice of providers ● **They carry some element of risk**

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION IAN WHADCOCK

Life insurance Isas provide tax-free returns

They are an investment that carries some risk

You can only invest £1,000 in each tax year



introduce real corporate accountability, and will not prevent the directors of with-profit funds putting shareholders' interests before those of policyholders.

In short, with-profit funds carry risks that aren't perhaps immediately evident to the ordinary investor, but which investors need to be aware of. For more, read our report 'What profits?', February 2002, p42. Alternatively, call 0845 307 4000 quoting PROFIT, and we will send you a copy. You can read about the FSA's proposals on its website at www.fsa.gov.uk/pubs/other/fswith_profits or telephone 0845 608 2372 for a copy.

Unit-linked insurance Isas The other type of insurance fund is a unit-linked fund. Family Assurance and Forester Life invest your money into this type of fund. You buy units in your chosen fund, the price of which rises and falls in line with the value of the investments owned by the fund. The number of units you hold and the value of those units determine how much your insurance Isa is worth.

A friendly provider Five of the nine current providers of insurance Isas are friendly societies. These are a type of mutual organisation, which means they have no shareholders, but are owned by their policyholders. Although not a friendly society, Forester Life is also a mutual organisation. Investors into mutual organisations have the same protection as policyholders of non-mutual insurance companies.

Compensation if things go wrong All providers of insurance Isas are authorised by the FSA. This means you are covered by the Financial Services Compensation Scheme if the company you invested with goes broke and can't pay all its liabilities. Holders of insurance Isas get back 100 per cent of the value of the Isa up to the first £2,000 and 90 per cent of the rest. If your Isa was valued at £5,000, for example, you would get back £4,700 (£2,000 plus 90 per cent of £3,000).

WHY DON'T THEY SELL?

There are only nine providers offering insurance Isas and, of those, only three sell them through independent financial advisers (IFAs). The others market them by direct mail or through their own sales force. As they are less familiar than the other two types of Isa, few investors will be confident enough to buy an insurance Isa direct.

The low maximum investment of £1,000 a year may put investors off, too, and means IFAs earn very little from selling them – commission on an insurance Isa can be as little as 3 or 4 per cent of the amount invested. This is especially the case when compared with similar investment products like with-profit bonds that pay an average of 5 per cent commission on what are usually much higher premiums.

NEAREST RIVALS – WITH-PROFIT BONDS

With-profit bonds are similar to insurance Isas, but are taxable. You can invest more than £1,000 a year into with-profit bonds, too. With-profit insurance Isas pay

BUYING GUIDE

Given recent stock market performance, the returns from many of the insurance Isas in the table overleaf are good. They are comparable with returns from the best performing with-profit bonds and highest paying cash Isas. In particular the bonuses paid by the tiny Druids Sheffield Friendly Society are impressive. Each year, the fund has paid a 10 per cent bonus from which the annual management charge (its only charge) of 3 per cent is taken. So savers with Druids Sheffield have received a tax-free return of 7 per cent in each of the past three years. Of course, past performance is not a guide to the future and shouldn't be your first consideration when picking an investment. But when you consider that the Druids Sheffield Isa is Cat-marked – so you are guaranteed to get your money back if you hold the Isa for three years – we think it's hard to beat. However, Druids Sheffield is a very small society and there are restrictions on the number of investors that can be admitted. This is so the society can keep control of the growth at sustainable rates. It hasn't closed the society to new members at present, but it might if it received a huge influx of new applications.

Nottingham Friendly Society offers a good value Isa, paying a healthy interim bonus (although it hasn't set its rate for this year yet) with low charges.

▷

similar bonus rates to with-profit bonds and have similar, or lower, charges. For example, Nottingham Friendly's insurance Isa pays the same bonus rate as its with-profit bond.

Some £75 billion is invested in with-profit bonds, compared with a mere £440 million in insurance Isas. Much of the difference is because of the low investment limit on insurance Isas, but it's still surprising that so few people who are comfortable with investing in with-profits have them.

CHARGES

Like all savings and investment products you should consider the charges each provider makes as this will affect the return you get. Avoid up-front charges because they reduce the amount you invest. Watch out for policies that apply exit charges, too, if there's a chance you'll need your money back during the penalty period. Currently, Druids Sheffield, Liverpool Victoria, Nottingham Friendly, Family Assurance and Forester Life don't apply either an initial charge or an exit penalty. The other main charge, whch all the providers make, is an annual management charge.

We've explained this and the other types of charges you might come across in the table notes, but a particularly nasty one to look out for is a market value adjustment (MVA). Providers of with-profit policies can apply an MVA when you cash in the policy in addition to other quoted charges. MVAs are applied if stock markets are falling, or a large number of investors are cashing in policies, and can reduce the amount you get back by anything from 5 to 20 per cent. Currently only two of the eight with-profit insurance Isa providers apply MVAs. See the table below for more details.

CATs AND ISAs

With Isas came the introduction of Cat standards – a set of minimum standards designed to keep charges down and ensure Isas are accessible to smaller savers. A Cat standard gives you the added guarantee that your Isa will be worth at least what you paid in after three years. But they are voluntary, and currently only the Druids Sheffield insurance Isa complies with them.

Although not Cat-marked, Nottingham Friendly Society's insurance Isa also offers a guarantee that the value of the policy will at least match the premiums paid in by the 10th anniversary and on each 10th anniversary after that.

ARE INSURANCE ISAs FOR YOU?

Insurance Isas are investments, and just like stocks and shares Isas, you must consider how much risk you want to take and how long you want to invest for. If you cash an insurance Isa in within the first few years, you may not get back all the money that you invested, unless the product is cat-marked.

If you have already been through the pros and cons of with-profit funds and have decided you are comfortable with them, you could consider putting the first £1,000 of your investment in an insurance Isa. This is also one of the few ways that savers with small monthly sums to invest can put them away tax-free into with-profits funds.

Insurance Isas are good for savers who have already put the maximum £3,000 into a mini cash Isa and/or the maximum £3,000 into a stocks and shares, because they let you squirrel away another £1,000 a year tax-free. They're also good for fans of friendly societies and mutual funds, because they are one of the few investment products available from these organisations.

LIFE INSURANCE ISAs

	PREMIUM		CHARGES						POLICY RETURNS					
	Single (£)	Regular (£)	Initial charge (%)	Exit charges	Buy/sell spread (%)	Monthly policy fee (£)	Annual management charge (%)	MVA	Annual bonus 2000 (%)	Annual bonus 2001 (%)	sAnnual bonus 2002 (%)	Current bonus level payable (%)	Value of £1,000 invested May 99 to Dec 02 (£)	Value of £50 a month invested May 99 to Dec 02 (£)
WITH-PROFIT POLICIES														
AMP Pearl	see[1]	40		✓[2]			3.4		5.5[3]	3.6[3]	2.25[3]	1.85[3]	see[1]	2,237
AXA	1,000	50	3.5				1		7	6.25	5.25	4.5	1,183	2,294
CIS	250	25		✓[4]			3.5[5]	✓	3.5	3.5	3	3	1,133	2,287
Druids Sheffield FS	60	5					3		7	7	7	7	1,275	2,441
Liverpool Victoria FS	750	30				0.50	1.75		4.91	4.10	3.85	1.6	see[6]	see[7]
Nottingham Friendly Society	180	15					2.2		6	6	see[8]	see[8]	see[9]	see[10]
Scottish Friendly Society	500	30	4			2	1	✓	7	6	5	4.5	1,214	2,122[11]
UNIT-LINKED POLICIES														
Family Assurance FS	500	30					2.5						822	1,817
Forester Life	see[1]	25					2.75						see[1]	1,923

1 Single premiums not accepted
2 Year one 50%. Year two 40%. Year three 30%. Year four 20%. Year five 10%
3 Bonuses paid via a high and low rate. The high rate, shown, is applied to bonuses already added to the plan. A lower rate is applied to premiums paid into the plan
4 6% if held less than 12 months, 4% if held more than 12 but less than 24 months, 2% if held more than 24 but less than 36 months, no penalty if held more than 36 months
5 3.5% a year for first five years, 1.20% a year after that
6 Isa launched 17.4.2000. Value from 1.5.2000 to 1.12.2002 is £1,082
7 Isa launched 17.4.2000. Value from 1.5.2000 to 1.12.2002 is £1,596
8 Bonus rate not yet set. An interim rate of 5% is currently quoted
9 Isa launched 1.8.2000. Value from launch to 1.12.2002 is £1,136
10 No comparable figures as new policy is issued at the start of each tax year
11 Value from July 1999 to December 2002
All rates correct at 3 February 2003

NOTES

The **premium** is the minimum you can invest as a single or monthly payment.

Charges

The **initial charge** covers set-up costs, advice and administration. It's usually taken from the initial premium. The **exit charge** is sometimes made instead of an initial charge but covers the same costs. It usually goes down the longer you hold the policy. Some funds have two different prices depending on whether you are buying or selling. This is the **buy/sell spread.** The **policy fee** mainly covers administration costs, and, if charged, is usually taken monthly. The **annual management charge** covers fund management, commission and administration and is taken from the fund or the investment. The **market value adjustment (MVA)** is charged by some with-profit providers when you cash the policy in. See above for details.

Policy returns

For with-profit policies we show the **annual bonuses** (after charges have been deducted) given for the past three years. For all policies, we asked providers to tell us the **value** of a single premium of **£1,000** and a **monthly** premium of **£50** started in May 1999 on 1 December 2002.

VIN ROUGE

Four Best Buys, but overall the wines in this tasting were disappointing

The huge Languedoc-Roussillon region of France, in the warm, deep south of the country, is widely considered one of the country's most exciting and progressive winemaking regions. The area traditionally turned out mainly cheap everyday wines, but progress has been rapid in the past ten years with the modernisation of its winemaking techniques and an overhaul of its wineries.

These new beginnings have borne fruit in the quality vintages of 2000 and 2001. But is this being reflected in what's on sale in our shops? We asked seven wine experts to assess 24 red wines from the region.

COUNTRY COUSINS

The winemaking area, the largest in the country, stretches across a vast tract of southern France, at the Mediterranean coast where the country reaches the border with Spain. The hot sun means powerful, ripe, rich reds should be the norm, and indeed the area is better known for its red wines than its whites. Syrah, Grenache and Carignan are widely grown, but Cabernet Sauvignon and Merlot are also planted. The region produces specific appellation contrôlée (AC) wines, such as St-Chinian, Minervois and Corbières, which are governed by strict regulations. But it also yields the less strictly regulated vin de pays d'Oc. These 'country wines' are an intermediary level between AC wines and the more basic vin de table.

PICKING THE GRAPES

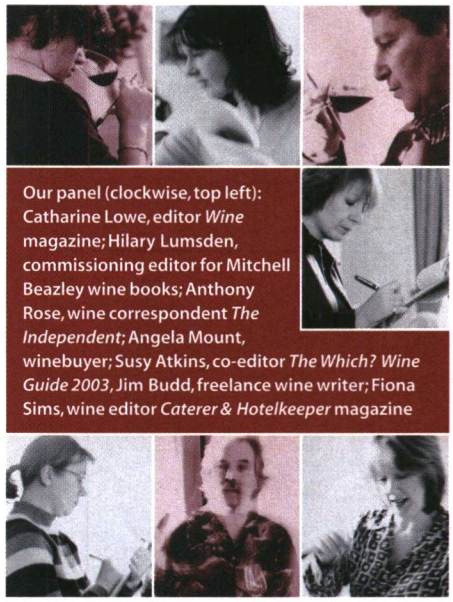
We asked the major supermarkets and off-licence chains to nominate from their lists three red wines costing up to £7. We then selected 24 and gave them to a panel of seven wine experts. The panel tasted the wines blind (the bottles were covered up) and gave a mark for each one tasted. The scores were averaged to find the results. There was a wide range of AC wines and vin de pays d'Oc, and every wine except one came from the 2000 or 2001 vintages.

A DISAPPOINTING CROP

Although we found four Best Buys, in general the panel weren't impressed with the wines in this tasting: 'The good are well-made, balanced wines, but others range from faulty to unbalanced, to plain disappointing'. Several of the panel complained about wines tasting 'stewed' or 'oxidised' or 'past their sell-by date'.

One taster echoed the views of several when she concluded: 'The level of consistency was poor'. She added that, 'for a range of Southern French reds under £7, I would have expected a higher average level of quality', given that the area produces some 'great value wines'.

On a more optimistic note each panellist found a few wines that stood out from the crowd. 'There were some interesting examples of more modern fruit-driven styles, and a few very interesting wines where the rich, modern fruit balanced well with the traditional style,' said one taster. 'But we need more of these!'.



Our panel (clockwise, top left): Catharine Lowe, editor *Wine* magazine; Hilary Lumsden, commissioning editor for Mitchell Beazley wine books; Anthony Rose, wine correspondent *The Independent*; Angela Mount, winebuyer; Susy Atkins, co-editor *The Which? Wine Guide 2003*, Jim Budd, freelance wine writer; Fiona Sims, wine editor *Caterer & Hotelkeeper* magazine

BEST BUYS

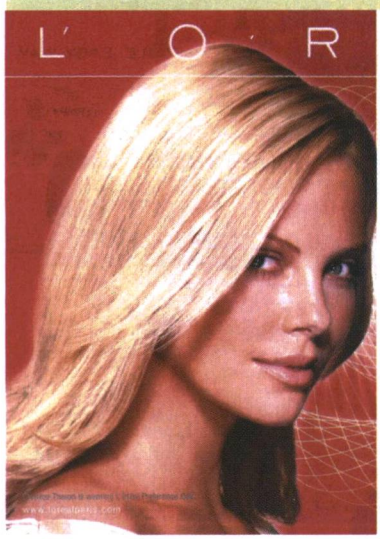
KEY ★ ☆ ○ ◒ ● best → worst

Two wines came joint first: **Stéphane & Philippe's Cabernet Franc Vin de Pays d'Oc 2000** (Morrisons, **£4.99**), praised for its 'soft, fragrant, easy-drinking raspberry' character, and **Château de Flaugergues 2000** (Majestic, **£6.99**), described as 'concentrated, with good rich and spicy fruit'. **Ermitage du Pic St Loup 2001, Côteaux du Languedoc** (Waitrose, **£5.99**), a 'mouthfilling' wine with 'toffee. blackberry, and spice' overtones, came third. **Sainsbury's Réserve Selection, Minervois 2001** (**£4.99**) – 'full-bodied' with 'lots of plummy fruit and herby olive notes' – came fourth. All four Best Buy wines scored ★.

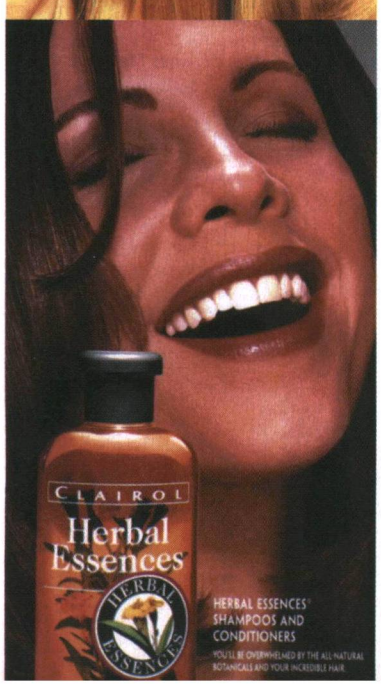
OTHER WINES ON TEST (IN ORDER OF MERIT)

5 Domaine de Saint Antoine 'Coin de Murier' 2001, Costières de Nîmes (Oddbins, £5.99) ☆; **6** James Herrick Syrah 2001, vin de pays d'Oc (Somerfield, £4.99) ☆; **7** Château Cazal Viel Cuvée des Fées 2000, Saint-Chinian (Somerfield, £6.79) ☆; **8** Château de Landure 2000, Minervois (M&S, £6.99) ☆; **9** French Kiss 2001, Corbières (Co-op, £4.99) ☆; **10** Tesco Finest Corbières Réserve La Sansoure 2001 (£4.49) ○; **11** La Nature Organic Oaked Merlot 2001, vin de pays d'Oc (Budgens, £4.99) ○; **12** French Connection Cabernet Sauvignon-Pinot Noir Réserve 2000, vin de pays d'Oc (Asda, £4.37) ○; **13** Terra Vitis Corbières 2001 (Majestic, £4.99) ○; **14** Sainsbury's Cuvée Prestige Merlot 2001, vin de pays d'Oc (£4.49) ○; **=15** Sieur de Camandieu Syrah 2001, vin de pays d'Oc (Oddbins, £4.99) ○; **=15** La Cuvée Mythique 2000, vin de pays d'Oc (Morrisons, £6.49) ○; **17** Asda Cabernet Sauvignon Prestige vin de pays d'Oc 2001 (£3.47) ○; **18** La Baume Merlot vin de pays d'Oc 2001 (Budgens, £4.99) ○; **19** Les Maîtres Vignerons de Tautavel 2000, Côtes du Roussillon-Villages (Waitrose, £4.99) ○; **20** Château des Lanes 2000, Corbières (M&S, £4.99) ○; **21** Tesco Unwind Merlot 2000, vin de pays d'Oc (£4.99) ○; **22** Château Vaugelas Cuvée Prestige 2000, Corbières (Safeway, £5.49) ○; **23** Les Marionnettes Ancient Vines Carignan de l'Aude 2001 vin de pays (Safeway, £4.99) ●; **24** Co-op vin de pays d'Oc Cabernet Sauvignon NV (£3.79) ●

PHOTOGRAPHY ARTEMI KYRIACOU, JONNY THOMPSON



Straight since 1977.
Sleek since January 2001.



A load of froth?

Can shampoos really moisturise hair and keep colour locked in? Or can we expect them only to clean?

Competition is fierce to get a cut of the shampoo industry, worth around £300 million a year. So it's no surprise that extravagant claims and enticing adjectives are plastered over shampoos in an attempt to make us buy them. If we believed all that we read, we'd expect our shampoos to do much more than just clean hair.

But how much is just imaginative marketing speak? We carried out a series of tests to find out whether colour-protecting shampoos and those for dry or damaged hair can really make a difference. And we quizzed a shampoo expert to help us sort the fact from the fiction.

Our investigation shows yet again that you shouldn't believe everything in the labels or adverts for cosmetic and beauty products. Nor should you assume that expensive designer shampoos are head and shoulders above the rest. Some were less effective than a Tesco own-label shampoo, which makes no claims at all.

PUT TO THE TEST

We tried out 22 shampoos at a top hair research laboratory, using ponytails of real hair that was either dry and damaged, or artificially coloured. The products' identity was kept secret from our testers.

Ten of the shampoos claimed to improve the condition of dry or damaged hair, and ten were designed to help retain the colour of dyed hair. According to their manufacturers, all work without conditioner, though the labels usually advise using a conditioner. We also tested two shampoos for normal hair– the popular Pantene Pro-V Classic Care, and an extremely cheap Tesco own brand. We compared the shampoos with a basic detergent, to see whether fancy ingredients really add any value.

PRICEY PROMISES

All the shampoos on test – from the cheapest to the most expensive – clean hair effectively. But shampoos for normal hair often worked just as well as specialist products that make particular claims. And the cheaper shampoos did a better job than the two over-priced, salon-only products. It seems that much of what you pay for is packaging, advertising, and a sophisticated fragrance. For results of our tests, see the boxes opposite and overleaf.

UNTANGLING THE TRUTH

It's clear from our tests that what's in the bottle won't always live up to the promises on the outside. Our shampoo expert believes manufacturers tend to stretch the truth, rather than make completely unfounded claims. 'Some claims may be backed by detailed scientific studies that show differences in the laboratory,' he told us, 'but these differences may not be observable by the consumer.' Other claims

PHOTOGRAPHY FOR TABLES JOHN TRENHOLM

Do shampoos for dry/damaged hair and coloured hair live up to their claims?

Which shampoo ingredients are useful, and which are just a waste of money?

ANTI-CLOCKWISE FROM TOP RIGHT: Adverts for Clairol Herbal Essences, Elvive Colour Protect (above), Fructis Colour Last (below), Organics, Elvive Colour Protect, Pantene Pro-V, Clairol Herbal Essences

SHAMPOOS FOR COLOURED HAIR

WHAT THEY CLAIM

These shampoos aim to prevent hair colour from fading by cleaning hair gently and/or protecting it with sunscreen. Common claims include 'with UV/sun filters' (Trevor Sorbie and Tesco), 'locks in colour' or 'prolongs colour' (Neutrogena, Elvive), and 'anti-fading' (Fructis).

THE REALITY

Don't expect a specialist shampoo to help much, if at all. The sun can strip colour, and red colours in particular fade with washing. None of the shampoos we tested worked particularly well to prevent this. Tests for *Consumer Reports* magazine in the US achieved similar results. Strangely, they also found that using the corresponding colour-protecting conditioners often makes colour fade even more quickly.

OUR TESTS

We used each shampoo to wash ponytails of colour-treated hair ten times. We then exposed the hair to 24 hours of UV light. A hairdresser with extensive colouring experience assessed how much colour had faded after each stage. The ratings in the table show how the products compare. A ★ means that hair washed in this shampoo faded less than hair washed in the other shampoos we tested.

BEST AND WORST ON TEST

The **Trevor Sorbie** shampoo protected colour slightly more than the others on test. The cheaper **Elvive** and **Fructis** shampoos prevented fading relatively well during washing, but held up less well to UV light.

Boots Botanics (contains 'colour-saving ginseng' and a UV filter), and Neutrogena (claims to 'lock in colour') didn't prevent fade in UV light as well as the other shampoos we tested, including the budget Tesco shampoo for normal hair.

The most expensive shampoos on test – Charles Worthington (claims to 'dramatically slow down fade') and Redken ('protects hair colour') – both cost 30 times more than Tesco's normal shampoo. At this price, you'd expect outstanding results. But the Tesco product for normal hair, which doesn't contain a sun filter, was just as effective at protecting hair in UV light, and better at preventing fade during our washing tests.

Even a solution of sodium laureth sulfate – the basic foaming ingredient in many shampoos – prevented fading from washing more effectively than the Redken or Charles Worthington shampoos.

KEY
★ ○ ●
best ← → worst

COLOUR PROTECTION

	After washing	After washing and UV	Price of bottle (price of 100ml)1
Boots Botanics Colour Protector	○	●	£2.99/250ml (£1.20)
Charles Worthington Dream Hair – Bright Future	●	○	£5.95/200ml (£2.98)
Elvive Colour Protect	★	○	£3.19/300ml (£1.06)
Fructis Colour Last	★	○	£1.99/250ml (£0.80)
Neutrogena Clean for Colour	○	●	£2.99/300ml (£1.00)
Pantene Pro-V Radiant Colour	○	○	£1.99/200ml (£1.00)
Pantene Pro-V Classic Care (for normal hair)	●	●	£1.99/200ml (£1.00)
Redken Colour Extend (salon only)	●	○	£9.95/300ml (£3.32)
Tesco Pro-Vitamin Colour Treated hair	○	○	£0.94/200ml (£0.47)
Tesco Wheatgerm & Cornsilk (for normal hair)	○	○	£0.68/750ml (£0.09)
Trevor Sorbie Professional Colour Preserve Shampoo	○	★	£4.18/250ml (£1.67)
Wella Vivality Colour-Shine & Care	●	○	£2.39/200ml (£1.20)

1 Based on the price of the largest bottle available in Boots (apart from the Tesco products, and the Redken shampoo, which is only available from selected salons). Shampoos are often cheapest in supermarkets – see 'Shampoo savings', overleaf

may be supported by market research with consumers, rather than by balanced, scientific evidence. 'It's difficult to know whether these users really believe what they're saying,' our expert warned, 'or whether they're happily feeding back the results of previous advertising'.

So, can we ever expect shampoos to do more than leave hair clean and smelling fresh? As well as putting two claims to the test, we've gathered some findings about the other promises manufacturers make.

'Adds volume' Our colleagues at *Consumer Reports* – the *Which?* equivalent in the US – tested shampoos that claimed to add volume to fine or limp hair. They found that none managed to make hair much fuller, and shampoo for normal hair was just as effective. How you dry your hair, and the styling products you use, have far more effect on volume than your shampoo.

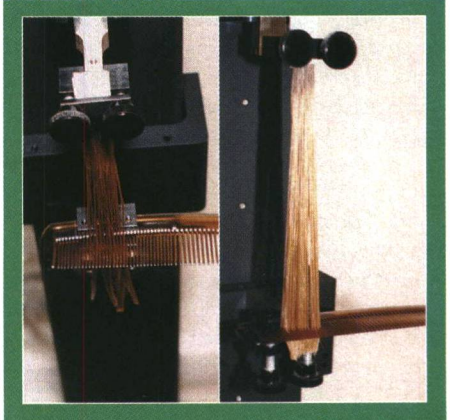
'Removes build-up' The Americans also concluded there was no need to use shampoos that claim to remove the build-up of styling products in hair. All the shampoos they tested, whether or not they made specific claims, removed this build-up.

'Prevents hair loss' When we investigated baldness cures (*Which?*, July 1999, p26), our experts weren't impressed by the evidence for shampoos that claimed to help prevent or treat hair loss.

WHAT'S INSIDE?

If you can't trust the claims on the bottle, how should you choose a shampoo? Can certain ingredients help? All cosmetics,

IN THE LAB



Many shampoos for dry or damaged hair didn't make it much smoother or easier to comb (see box overleaf). This machine measured how easy it was to comb hair tresses after washing

including shampoos, must list ingredients on the packaging. The main ingredient in shampoos is usually a detergent solution, such as sodium laureth sulfate or sodium lauryl sulfate. This helps get rid of the daily grime. Sodium laureth sulfate is thought to be more gentle, so less likely to cause irritation to skin and eyes.

Thickeners (such as sodium chloride), pH adjusters (including citric acid), preservatives (such as methylparaben), and stabilisers (such as cocamidopropyl betaine) are added to prevent the shampoo running between your fingers, control acid balance, ensure it doesn't go off, and keep the ingredients from separating. Some active ingredients are added to enhance condition. Silicones, for example, coat the hair and make it easier to comb.

A whole host of other ingredients, including proteins, plant extracts, and vitamins, is increasingly found in shampoos. However, these tend to be present in such low concentrations that they're unlikely to have any effect – particularly in a product that's designed primarily to wash things away. According to our expert: 'A particular ingredient may be well known for having a certain effect, but not necessarily in the amount and formulation used in a particular shampoo.' We've looked more closely at some of the extra ingredients that we pay for.

Paul Mitchell's Instant Moisture is less effective than the cheap Tesco shampoo for normal hair

Vitamins and proteins Proteins and vitamins, such as vitamin B5 and B6, are often included in shampoos, sometimes with no explanation of why they're there. Whatever the reason, our expert doubts their effectiveness when they're applied directly to the hair. Instead, eating a good diet with the right balance of protein and vitamins, can benefit your health, and enhance the look of new hair.

Antioxidants The Trevor Sorbie and Redken shampoos both contain antioxidants. In Trevor Sorbie's case, it's a 'scientifically proven, protective antioxidant complex', which claims to protect against pollution. It's unclear from the label whether the scientific tests included shampoos, or what exactly they proved. In reality, our expert feels the antioxidants, just like added vitamins, will do virtually nothing to improve your hair's condition.

Herbal and botanical extracts Clairol Herbal Essences shampoo boasts herbal ingredients and a 'botanical shine

SHAMPOOS FOR DRY AND DAMAGED HAIR

WHAT THEY CLAIM

These shampoos claim to 'moisturise' or 'hydrate' (Boots, Dove, Pantene, Paul Mitchell, and VO5), 'replenish' (Body Shop), 'nourish' (Umberto Giannini, Boots, Elvive), 'repair' (Elvive), and 'revive' (Paul Mitchell, Herbal Essences). Many claim to improve softness and shine.

THE REALITY

Hair is made up of dead cells, so no miracle ingredient can revive it, or repair it permanently. Dry hair needs a coating to smooth it, and emollients to make it more flexible and resilient. Shampoo can temporarily make hair smoother, but rarely conditions as well as a conditioner. All the shampoos we tested left hair fairly soft. Ratings are comparative, so a ★ indicates the best results in the test, while a ● means the shampoo worked less well than others on test.

OUR TESTS

We washed six ponytails five times with each shampoo. A machine then measured how easy hair was to comb (see 'In the lab', p43). Easy combing when wet is important, as wet hair is easily damaged. An expert in hair care evaluation assessed how soft hair felt when dry.

BEST AND WORST ON TEST

Elvive and **Umberto Giannini** (which costs almost two thirds more) received the top marks for both softness and ease of combing.

The Boots, Pantene Pro-V Smooth & Sleek, and Paul Mitchell shampoos made the least difference to hair's overall condition. But this isn't always reflected in the price. All cost far more than the Tesco shampoo, which made hair easier to comb, and just as soft. The Paul Mitchell shampoo is the most expensive, though it may last longer, as the label recommends using just a teaspoon-full.

Both shampoos for normal hair worked as well as many specialist products. And Pantene's shampoo for normal hair made hair just as soft as, and easier to comb than, its product for dry hair.

KEY ★ ○ ● best ← → worst

SOFTNESS AND EASE OF COMBING

	Ease of combing	Softness	Price of bottle (price of 100ml)1
Body Shop Brazil Nut Damage Care	○	○	£3.50/250ml (£1.40)
Boots ProVitamin Dry/Damaged hair	●	○	£1.49/250ml (£0.60)
Clairol Herbal Essences	●	★	£3.49/400ml (£0.87)
Dove Moisturising milk	★	○	£2.59/200ml (£1.30)
Elvive Nutritive Shampoo	★	★	£3.19/300ml (£1.06)
Pantene Pro-V Classic Care (normal hair)	○	○	£1.99/200ml (£1.00)
Pantene Pro-V Smooth & Sleek	●	○	£1.99/200ml (£1.00)
Paul Mitchell Instant Moisture Daily (salon only)	●	○	£5.25/250ml (£2.10)
Superdrug Naturals – Coconut Oil	●	★	£0.99/300ml (£0.33)
Tesco Wheatgerm & Cornsilk (normal hair)	★	○	£0.68/750ml (£0.09)
Umberto Giannini Urgent Repair Moisture Booster	★	★	£4.15/250ml (£1.66)
V05 Moisture Soak	○	★	£2.19/330ml(£0.66)

1 Based on the price of the largest bottle available in Boots (apart from the Superdrug and Tesco products, and the Paul Mitchell shampoo, which is only available from selected salons). Shampoos are often cheapest in supermarkets – see 'Shampoo savings', right

complex'. Its shampoo for coloured, permed, dry or damaged hair, for example, contains rose hips, jojoba, and 'other plant-derived ingredients' to 'moisturise, replenish, and protect' hair.

Our expert wasn't convinced that these ingredients, which come low down on the ingredients list, could make the shampoo any more effective. And our tests show that, although it made hair feel relatively soft, this shampoo left hair much less easy to comb than some others we tried.

UV/sun filters These are included in several colour-protecting shampoos (see 'Shampoos for coloured hair', p43). A good UV filter should be able to prevent coloured hair from fading in the sun. But, in our tests, none of the products with sun filters protected colour substantially more than the shampoos for normal hair, which don't contain sun filters.

How well a sun filter works depends on the concentration used, and how much remains when the shampoo is rinsed out. A leave-in product, such as a spray or mousse, is probably the best choice.

Mountain spring water Our expert called this – used in the Clairol Herbal Essences shampoo – 'another worthless ingredient'. Even if spring water did have special qualities, it would be rinsed away by the ordinary tap water you use to wash your hair.

Skin-care links Many of these ingredients appeal because we're used to seeing them in expensive skin care products. Charles Worthington's Dream Hair even boasts that is uses 'skin care science applied to hair'. But, just because an ingredient is known to have an effect on the skin, it doesn't follow that it can have similar results on hair. Fructis, for example, mentions on the bottle that it contains fruit acids. Used in skin creams, these may help keep skin looking younger. But our expert thinks that they have no such effect on hair when used in shampoos.

WHAT'S IN A NAME?

It's not just the advertised ingredients that make us want to buy a shampoo. The names of some shampoos can be equally enticing – and, sometimes, just as misleading. You might be surprised to find, for example, that Lever Fabergé's Organics shampoo contains a mix of petrochemical compounds, synthetic fragrances, and silicones. Of course, the word 'organic' can be used to refer to a carbon-based chemical. But the Soil Association, which governs organic standards for food, believes the shampoo's name is misleading. We're all so familiar with organic fruit and vegetables that we're likely to assume that anything that calls itself organic has been produced with few chemicals.

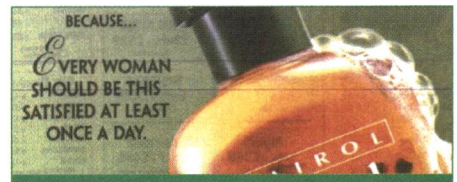
Similarly, Herbal Essences isn't quite as natural as its name implies. Despite descriptions such as 'with natural, organic herbs and botanicals in pure mountain spring water', and its advertising boast of 'a totally organic experience', most of the ingredients are man-made chemicals.

Most of the ingredients in natural-sounding Herbal Essences shampoo are man-made chemicals

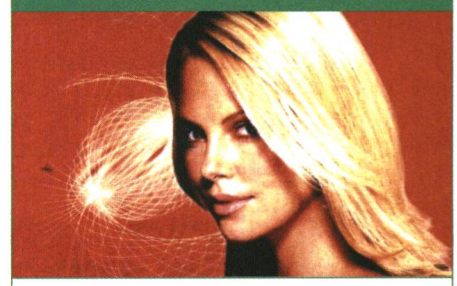
SHAMPOO SAVINGS

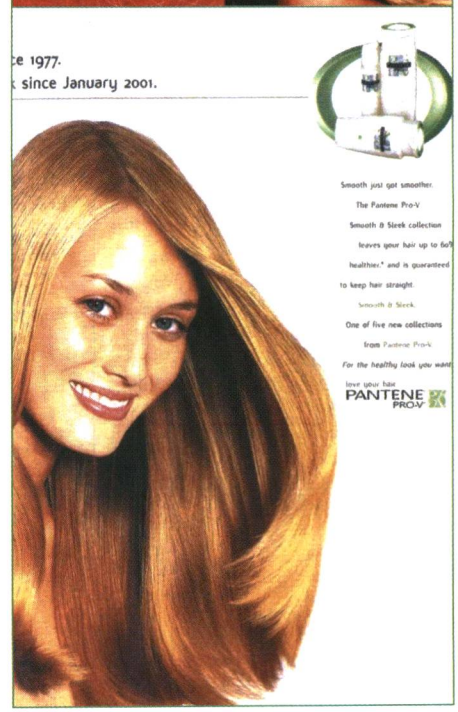
Our recommendations should ensure you're not being ripped off when you buy a shampoo. And you could save even more money by buying at the right shop. We checked the price of shampoos in the main supermarkets, Boots and Superdrug. The Elvive products cost as little as £1.50 for 200ml in Asda, Sainsbury's and Tesco, and as much as £2.49 from Boots. Boots was generally the most expensive, while Tesco and Asda tended to charge the least.

Buying large bottles instead of smaller ones, and looking out for special offers, can help cut the cost even further.



ADVERT ABOVE: Clairol Herbal Essences ADVERTS BELOW: Elvive Colour Protect, Pantene Pro-V





CHEMICAL CONCERN

Some common shampoo ingredients not only do little to improve hair's condition, but can also damage your skin and the environment.

Shampoos that claim to be organic and environmentally-friendly are increasingly available, and are now stocked in some supermarkets. Ingredients such as sodium lauryl sulfate and sodium laureth sulfate are replaced by milder, more environmentally acceptable, alternatives. However, there's no guarantee that ingredients are fully organic, as regulations about organic products apply only to food and drink. And it's worth remembering that some organically produced ingredients can still harm the environment, or irritate skin.

Friends of the Earth is concerned about the artificial musks used to fragrance some shampoos. These can accumulate in human and animal tissue, and have been found in breast milk. Rats exposed to high concentrations of certain musks have developed cancer, though there's currently no conclusive proof of adverse effects in humans.

It's hard to tell whether a product contains artificial musks, as they're listed only as 'parfum' or 'perfume' on the label. The only way to avoid them is by choosing a non-fragranced product, or asking manufacturers whether they use artificial musks. Unfortunately, they're not obliged to give this information.

ask the experts

This month, questions on DIY safety

Send us your questions
experts@which.net
Ask the experts,
PO Box 44 Hertford X,
SG14 1SH

Alison Eastwood tells you your rights if you lend DIY equipment, gives advice on dealing with asbestos and using ladders, and more

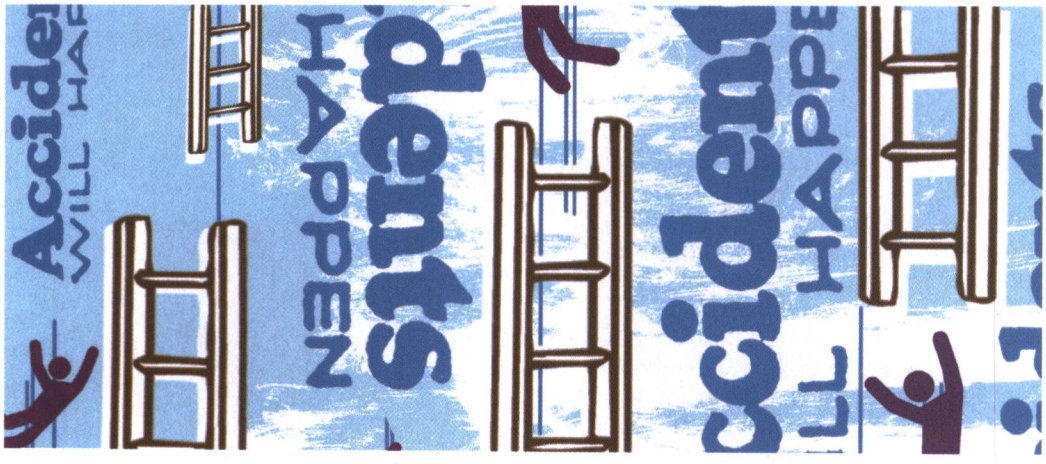
Steps to safety

Q I've heard that most DIY-related accidents are caused by people using ladders. What advice can you give about how to use ladders safely?

A About one person a week is killed in accidents involving ladders. And more than a thousand people a month need hospital treatment following accidents with stepladders. You can reduce risk by following these simple precautions. Make sure the ladder is in good condition – no split wood, no corrosion, dents or cracks. Position it on a firm, level, dry surface (secure it if in doubt) and always wear appropriate shoes – a flat pair with good grip. For long ladders, the 'one out for four up' rule is the safest working angle – for every four feet of height, the ladder must be one foot away from the wall. Stepladders should be locked into position before you climb.

Whatever ladder you use, always keep your body facing the ladder, not sideways, and never overstretch.

For more information on using ladders safely, see 'Take the right steps', *Which?*, September 2001, p30.



Lending rights

Q What is the legal position if I lend DIY equipment to a neighbour who then gets injured because the equipment turns out to be faulty? Should I ask them to sign a waiver exempting me from liability?

A Any claim against you would fall under the general duty of care not to cause your neighbour any harm. There isn't any specific legislation covering domestic situations like this. It's a question of whether you knew the equipment was faulty and didn't warn your neighbour before lending the item – in which case it would be up to the injured person to prove that you knew and withheld this information. On balance, it's probably not necessary to ask your neighbour to sign a declaration exempting you from liability.

What a shock

Q I always use an RCD when using electrical tools. But when I cut through the cable of my (unearthed) hedgetrimmer, I was surprised to see that the RCD didn't activate. Why was this?

A RCDs (residual current detectors or devices) work by cutting the power supply if they detect differences in current flowing through the live and neutral wires. If your hedgetrimmer had been earthed, the RCD would have activated immediately. This is because the instant the blade made contact, the electricity would have flown to earth. This would have created a difference between currents which would have activated the RCD. But, as the hedgetrimmer wasn't earthed, cutting through the cable simply broke the electrical circuit. This stopped the current going through both wires, so there was no difference for the RCD to detect. If you had touched the exposed live wire, though, you would have acted as an earth and suffered a fatal electric shock. However, in this case, the current passing through you to earth would have immediately activated the RCD.

For the garden, make sure you use an RCD with a rated trip current of 30mA or less. And place long cables over your shoulder while you work.

Dealing with asbestos

Q Is it safe for me to remove an asbestos cement roof?

A Government advice is that asbestos is harmful if you breathe in high levels of its fibres. But asbestos cement is unlikely to release fibres unless it's subject to extreme abrasion or weathering. So, if your roof isn't damaged, it's best to leave the asbestos alone. If you do wish to remove it, contact your local council – it's likely to be a good source of advice about safety tips and how or where to dispose of the waste. It's essential to remove asbestos without breaking it up. It should then be wrapped in polythene sheeting or bags which should be sealed with tape. Never treat asbestos as ordinary household waste – find out what the local arrangements are for disposal. Wear protective, disposable clothing, and keep the surfaces of the asbestos damp to avoid dust.

Breathe easy

Q I'm confused about which type of face mask I should use to protect against dust when cutting or sanding. Can you advise?

A It's always advisable to wear protection when working with dust. And it's crucial if you suffer from asthma or other respiratory problems. Shops stock anything from disposable masks to industrial grade respirators. 'Nuisance' dustmasks are often used for household DIY. These are usually a thin metal plate which holds gauze or a lightweight filter over the nose and mouth. But the Health & Safety Executive is calling for their withdrawal from sale as they don't comply with recognised standards for respiratory protection. It recommends CE-marked disposable respirators instead. Without the CE mark, you could be buying a mask that won't protect against fine dusts (including dust from soft and hard woods). For more information, including a factsheet recommending respirators for woodworking, see www.hse.gov.uk.

● For more about all aspects of DIY safety, visit the DTI's website at www.dti.gov.uk/homesafetynetwork.

QUESTIONS, PLEASE

Our experts are now looking for questions on: • **Isas** • **Food scares** (food poisoning, acrylamide, irradiation, BSE and so on) • **Foot care** (from general tips on keeping feet healthy to more specific queries such as options for accessing foot care services). Send your questions to **'Ask the experts'** at our Hertford address, above, or email **experts@which.net**. We may edit letters or use only an extract. We regret that our experts will answer only questions that we publish.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION KEVIN EVANS

We've all heard horror stories about botched building and half-completed jobs from firms which go bust. But when you're looking for a tradesman, how can you tell the cowboys from the professionals?

Many of us see the answer as a logo. If a company claims membership of the 'Association of this' or the 'Society of that', it seems safe to assume that it offers some guarantees to would-be customers. So to find out how well appearance and reality match up, we asked the great British public what it thought of trade associations. Then we surveyed 36 associations to find out exactly what protection they do offer.

Over half of us think a trade association logo usually guarantees professional standards. But the reality is rather different

DO YOU TRUST THEM?

In November last year, we asked 1,026 adults whether they thought trade associations offer protection to their members' customers.

The response was clear-cut – over 70 per cent said they'd be more confident using a builder, roofer or other home improvement company which displayed a trade logo.

What's more, over two thirds thought trade association membership usually means a company has to adhere to strict professional standards. And over half thought membership usually offers some sort of guarantee of workmanship.

We also wanted to find out the level of awareness about individual trade associations. So we took some of the associations that offer real benefits and compared how well recognised they were with some trade associations of our own concoction.

The Federation of Master Builders did OK, with a 31 per cent recognition rate. But the National Federation of Roofing Contractors scored only 6 per cent – 7 per cent less than our fictional 'Society of Registered Builders'. Similarly, the Vehicle Builders and Repairers Association, which recently received official backing for its code of conduct, scored only 9 per cent. This was a mere 2 per cent more than the nonexistent 'Association of Approved Garages'.

So it seemed that plenty of people would use a trade logo to pick a reliable company – even though some of the better ones weren't well known. It remained only to find out whether they were right.

WHAT DO THEY REALLY PROVIDE?

Make no mistake, trade associations are there primarily to serve the interests of their members. They're founded to lobby government and generate publicity on behalf of their industries, not necessarily to protect the interests of customers. But some do recognise the business benefits of looking after customers. They have strict membership rules and offer unhappy customers a way to settle a complaint. The good news from our survey is that some associations, such as the Motor Vehicle Repairers Association, have tightened up their checking procedures since we last investigated in 1996. Others, such as the National Federation of Roofing Contractors, have improved their complaints schemes. But the bad news is that some are still lamentably lax – they don't check up on members, they offer no indemnity insurance, and they don't have adequate complaints procedures.

Membership A trade association logo is useless to customers if any company can sign up as a member. The Hire Association Europe, for example, doesn't vet members at all.

Thankfully, most trade associations have some form of check – even if, like the Debt Managers Standards Association (Demsa), they merely look at firms' paper work. For example, Demsa checks that its members have an Office of Fair Trading credit licence.

Others carry out more substantial checks. For example, the British Wood Preserving and Damp Proofing Association circulates applications to existing members for comment. But a shining example of ▷

membership vetting is the Scottish Decorators' Federation (SDF). To join, you need to have been in business for two years and to supply three references. The SDF then inspects two pieces of work before it will admit you.

Ongoing checks Once a company is in the club, it's vital that ongoing checks are made to ensure its work is up to scratch. Unfortunately, many associations don't do this. For example, the Federation of Master Builders sets high standards for joining but doesn't make any further checks. It merely requires members to confirm their commitment to the code of conduct once a year. It carries out more detailed checks only if a customer complains about a company.

In contrast, the Confederation of Roofing Contractors makes unannounced visits to inspect all its members' work every 12 to 18 months.

Complaints If you have a problem with a company – perhaps the work was below standard or you were overcharged – complain to the company first. If it doesn't listen, you may have to take it to court to get your money back. But a good trade association should help to resolve the issue before things get out of hand.

Ideally, it should require members to join an independent ombudsman scheme. To join the National Guild of Removers and Storers, a company must sign up to the Removal Industry Ombudsman Scheme (RIOS). RIOS can then investigate complaints and pass a binding ruling on the company concerned. There's also an estate agents' ombudsman. However, the National Association of Estate Agents merely recommends that its members sign up to the Ombudsman for Estate Agents – it doesn't make it a prerequisite of membership.

If there isn't an ombudsman, a trade association should at least have an effective complaints system and an arbitration process for settling disputes.

The best arbitration schemes are binding only on the company. For example, the Association of Plumbing and Heating Contractors will pass complaints it can't resolve to the Plumbing and Heating Licensing Authority for arbitration. Its decision is binding only on the company so, if you're unhappy with the decision, you can still take it to court.

Some arbitration is binding on both the customer and company so, if things don't go your way, you can't then take it further. For example, if you use the Painting and Decorating Association to resolve a complaint, you're stuck with its decision.

Not all trade associations offer the arbitration route. The Electrical Contractors Association, for example, has only a complaints procedure. And, unfortunately, some have no redress system at all – the British Interior Design Association offers neither a complaints mechanism nor arbitration.

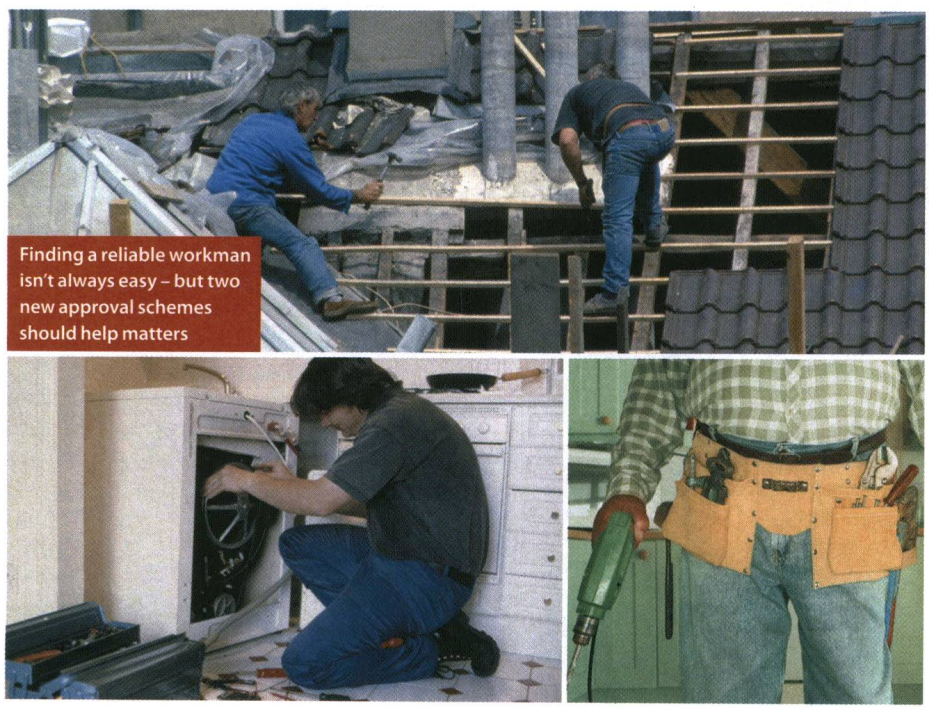
Readmittance It's not unknown for trade association members which have treated customers badly to be expelled, only to rejoin a year or so later. So we asked the

A poor trade association won't even carry out basic checks on would-be members

LOGOS IN ADVERTS

If a company carries a trade logo in its adverts, always double-check with the trade association itself. Some cowboy outfits make false use of trade logos – don't assume the publisher will have checked this. And companies may have been expelled from the association after publication.

For more peace of mind, look for these logos (though the OFT one won't appear for a while yet).



Finding a reliable workman isn't always easy – but two new approval schemes should help matters

ILLUSTRATION CAROL KEMP PHOTOGRAPHY ALAMY, GETTY IMAGES

Why faith in trade logos is misplaced

What trade associations really offer

New endorsement schemes

trade bodies about their attitude to companies rejoining after such an expulsion.

Some said the situation had never arisen and they were unsure what would happen. Others take a robust line against wayward members. The Confederation of Roofing Contractors, the Federation of Crafts and Commerce, the National Association of Estate Agents and the Scottish Decorators' Federation all said they'd never readmit an expelled company.

But if a company is readmitted, it needs to show it's changed its ways. The Vehicle Builders and Repairers Association says that it would normally reconsider a garage rejoining only after three years. The company would then be inspected and subject to a probationary period before being allowed back into the fold.

Insurance If a company goes bankrupt while you're dealing with it, you could lose your deposit or, if the work is botched, miss out on compensation. One benefit of good trade associations is that they ensure firms are backed by indemnity insurance, in case they go bust. So, if things go wrong, you shouldn't be left out of pocket.

Some trade bodies provide this themselves. For example, the Vehicle Builders and Repairers Association provides indemnity insurance for its members. Others, such as the Motor Vehicle Repairers Association, simply insist that members have suitable cover themselves.

With other associations, if a company goes under, your money could be gone. For example, the Confederation of Roofing Contractors provides a ten-year guarantee for its members' work but doesn't insist that companies have insolvency cover.

But the real bad guys here, from the customers' point of view, are associations such as the Domestic Appliance Service Association and the Hire Association Europe. They don't require any work guarantees or indemnity insurance cover.

NEW APPROVAL SCHEME

So, there are any number of reasons why you shouldn't automatically trust a company touting an impressive-sounding logo. But, hopefully, help is at hand. The Office of Fair Trading (OFT) has launched a new endorsement scheme for trade associations' codes of conduct.

If a trade body meets certain consumer protection standards, it can apply for OFT endorsement. To be accepted, trade associations' codes should include things such as clear information on advertising and pre-contractual details. Associations must also provide a complaints-handling procedure and independent redress.

Trade groups which meet these criteria can achieve 'stage one' approval. So far, four associations have done so – the Direct Selling Association, the Ombudsman for Estate Agents, the Vehicle Builders and Repairers Association, and the Association of British Travel Agents.

However, to get the OFT's full endorsement, trade associations must prove that their members are complying with the rules. Ideally, they should send anonymous shoppers to find out how companies are really treating their customers. So far, no one has achieved this second stage.

Overall, we think the scheme is promising. But the OFT needs to prove that participating trade associations really are sticking fast to their promises. The scheme will be worthwhile only if it guarantees that monitoring is independent and compliance tests are tough.

A good trade association will ensure customers' money is protected if a company goes bust

QUALITY MARK

Last year, the Department of Trade and Industry (DTI) launched pilots for a Quality Mark scheme for the building industry. If its logo (see opposite) appears on an advert, it shows that traders are regularly inspected and work to a high level of competence. They must use clear contracts and guarantee all their work for six years.

In theory, the scheme is good news but, so far, only a small number of companies in certain pilot areas, such as Somerset and Birmingham, have joined. We think that, if trade associations in this sector can prove they have suitably robust membership requirements, they should be allowed into the scheme en masse to boost numbers. But, from what we've seen, some of these associations have a long way to go to prove they have anything of the kind.

Also, we have serious concerns about proposals to charge disgruntled customers to submit a complaint (see 'Builder scheme to charge consumers', p5).

OUR VERDICT

Our research shows that people do put faith in trade association logos – but few trade associations have all the necessary policies in place to justify this confidence.

It's good to see that many now have at least some of the measures needed to protect customers. But, all too often, they let themselves down in other areas. For example, the Scottish Decorators' Federation has strict joining criteria but doesn't regularly check standards. Others, such as the British Pest Control Association, have good checking procedures but lack an arbitration process.

The pick of the associations we spoke to were the Motor Vehicle Repairers Association, the National Guild of Removers And Storers, and the Vehicle Builders and Repairers Association. The Hire Association Europe stood out as the worst – it carries out no initial checks on companies, offers no arbitration and requires no indemnity cover.

Hopefully, the OFT approval scheme will help sort the good from the bad – but many associations need to put their houses in order before they can sign up. And the OFT needs to make sure approved associations are clearly identified, perhaps with a separate section in *Yellow Pages*. Only then will people be able to tell which logos they can rely on and which are merely a cynical play for their trust.

'I WANT TO PUT MY **MONEY** WHERE MY **MOUTH** IS'

Michelle wants her finances to reflect her ethical beliefs. Our experts show her how to bank with principles

How would you feel if you found the money you pay into your pension or savings account was funding oppressive regimes or causing environmental damage? If, like Michelle Wallington, pictured above, you'd rather invest in something more positive, you'll be pleased to know that ethical alternatives are available. And they don't have to mean sacrificing good rates.

Michelle has a mortgage, credit card, savings, pension, and a current account from various providers. But none of her financial decisions so far has been made with any ethical considerations in mind.

She wrote to tell us she wanted to change that. 'I'd really like to help support the things I believe in,' she explained. To show her how, we appointed two independent financial advisers (IFAs) who specialise in ethical finances. They asked Michelle about her financial circumstances and her ethical priorities, before recommending financial products that tie in with her beliefs.

Michelle is particularly keen to avoid companies involved in armaments, environmental damage, the development of cosmetics through animal testing, and those that trade in oppressive regimes. Instead, she'd like to support alternative energy production, environmental protection, pollution control and recycling.

Follow the boxes below and overleaf to find out what our experts recommended.

1 BANKING ETHICALLY

Choosing ethical financial products is all about trying to retain some control over how your money is used. If you want to bank ethically, it's wise to steer clear of any of the main high-street banks, including some of the ex-building societies. These have commercial lending arms, so can lend your money to any company they like. This could include those working in the arms trade or animal testing, for example.

The exception is the Co-operative Bank, which is well known for its ethical stance. It refuses to invest in companies involved in various activities, including animal testing and genetic modification. And it seeks to support companies and organisations involved in activities such as recycling and fair trade. The bank's ethical policy extends to its online bank, Smile. You can find more details about its policy on its website, www.co-operativebank.co.uk.

Mutual organisations, such as building societies and credit unions, are usually a safer bet than most banks as they tend to lend only to individuals, rather than corporate institutions. Some building societies do lend to companies, though, so it's a good idea to ask about lending policies before you open an account.

If you want to find out more about banks' and building societies' ethical policies, consult the Ethical Investment Research Service (EIRIS) ethical banking supplement (see 'Contacts', p58). *Ethical Consumer* magazine also reports on banks' and building societies' ethical records. Back copies are available for a small charge (see 'Contacts', p58).

2 INVESTING ETHICALLY

When you invest in a unit trust, investment trust, Isa or pension, you're putting money into companies listed on the stock market. The first ethical investment funds were launched in 1984. Today, there are more than 50 ethical funds to choose from. So it's easier than ever to base your investment choices on a company's ethical policies and activities.

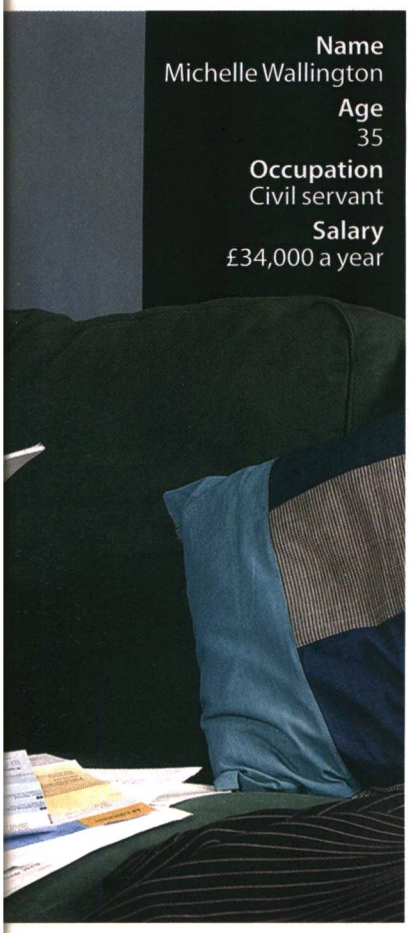
CHOOSING THE COMPANIES

Of course, 'ethical' means different things to different financial providers, as well as to different people. Managers of ethical funds select the companies they invest in in one of three main ways: screening, preference or engagement.

Negative screening means companies are excluded from a fund if they're involved in an activity that the fund wants to avoid. With positive screening, the fund includes only companies that meet certain ethical, environmental or social criteria.

With the preference, or 'best in class' method, companies in different industry sectors are ranked on their ethical, environmental and social performance. The fund then invests in those with the best records in each sector. No sectors are excluded. The downside of this method is that the

PHOTOGRAPHY JOHN TRENHOLM



Name
Michelle Wallington
Age
35
Occupation
Civil servant
Salary
£34,000 a year

companies chosen may be no more than the best of a bad lot.

Engagement works differently. No companies are excluded on ethical grounds. Instead, fund managers engage with companies in the fund to try to improve their records on issues like the environment or child labour.

THE COST OF CARING

So will you be worse off if you follow your principles? For everyday products, like current accounts and mortgages, you should be able to get a deal that's both ethical and competitive by switching to a building society or to Smile. It's much harder to evaluate whether ethical funds perform better or worse than standard investments. But research in this area suggests that investing ethically makes little difference to overall financial performance.

As with any investment, some ethical funds are more risky, or perform better, than others. Before you invest, consult an independent financial adviser who specialises in this area. Contact EIRIS (see 'Contacts', p58) for details. EIRIS also lets you check the ethical profile of around 2,500 companies and provides a list of those that match your principles – useful if you're investing directly in shares.

3 CURRENT ACCOUNT

Michelle's current account is with First Direct, a *Which?* Best Buy. So, from a financial point of view, there's no real need for her to switch. However, our experts think Michelle should steer clear of the main high-street banks for ethical reasons. Instead, she could consider Nationwide BS (another Best Buy) or Norwich & Peterborough BS. Of the two, Norwich & Peterborough provides a clearer statement about its lending policy. It tends to lend to local businesses, including housing associations, schools and shops.

Smile (the Co-op's internet bank) is another Best Buy, but its ethical stance on armaments doesn't fully match Michelle's. The Co-op's policy states that it won't lend to companies that make arms for oppressive regimes. So, in theory, it could lend to companies making weapons for other countries. However, the Co-op thinks this is unlikely in practice, since arms manufacturers don't discriminate about the countries they sell to.

4 SAVINGS ACCOUNT

Michelle's savings account is also with First Direct. The same ethical considerations apply as with her current account, so it makes sense for her to switch. Our experts also felt she could be making more of her savings financially. With a mini cash individual savings account (Isa), she could invest up to £3,000 a year tax-free.

Again, our experts recommended a building society. They tend to offer some of the best mini cash Isa rates, as well as being ethically neutral. Monmouthshire BS, Kent Reliance BS, and Shepshed BS all pay more than 4 per cent on their mini cash Isas. For details, see 'Savings monitor', p56.

For even more ethical control over her money, Michelle could deposit her savings with a bank or building society that actively vets its corporate customers on social, ethical or environmental grounds. The Ecology Building Society and Triodos Bank are the two main choices here. Triodos Bank invests only in activities that make a positive contribution to a sustainable future, such as organic farming and renewable energy. The Ecology Building Society funds mortgages to help renovate or convert existing properties, or to build homes using natural or recycled materials. Unfortunately, these options mean lower interest rates. The Ecology BS pays 3.1 per cent (4.1 per cent if you make no more than one withdrawal a year), and Triodos Bank pays 3 per cent on its 33-day notice mini cash Isa.

Another option is Smile's cash Isa, which pays 4 per cent (or 4.25 per cent for Smile current account customers).

6 MORTGAGE

Michelle has a £70,000 repayment mortgage with Staffordshire Building Society. Ethically, this presents no problems, as the building society is a mutual organisation and doesn't currently lend money to corporate institutions.

She could also try the 'green' mortgage offered by Norwich & Peterborough BS, or an 'eco' mortgage from the Co-operative Bank. These work like ordinary mortgages, with the added benefit that the bank or building society promises to make a positive contribution to the environment. Norwich & Peterborough will plant eight trees a year for the first five years of every 'green' mortgage or re-mortgage. All the Co-operative Bank's mortgages provide a free home energy report when you buy a house, and the bank also promises to make annual payments to Climate Care, an organisation dedicated to solving global warming.

If you've got an interest-only mortgage backed by an investment such as an Isa, remember to look at the funds you're investing in, as well as at your mortgage provider's record. See 'Investing ethically', opposite, for information about picking funds that match your principles.

5 CREDIT CARD

Michelle's credit card is issued by the Bank of Scotland. It's an affinity card that donates money to her trade union. She tends to have an unpaid balance of around £600 each month.

As soon as you start to use a credit card, you're bolstering the profits of the bank, even if you pay your balance in full each month. Every time you use your card, the shop pays a fee to the bank that issued your card. And if you have an outstanding balance, you also pay interest to the bank. So, it's important that Michelle is happy with her card issuer's ethical stance. One option is a card from a building society, which is less likely to lend to corporate clients. Leeds & Holbeck, Nationwide, and Yorkshire are some of the few building societies that offer credit cards. Nationwide's is the most competitive, with a standard APR of 13.9 per cent.

An alternative is to choose an affinity card, like Michelle already has. This won't stop you adding to the profits of your card issuer, but it does ensure that some of those profits go towards a cause that you support.

7 PENSION

Michelle's civil service pension is excellent – both in terms of its financial benefits and ethical credentials. It's a final salary scheme and offers a good pension for small contributions. If she stays with the civil service until retirement, on her current salary, she'll have an annual pension of £15,000 and a tax-free lump sum of £45,000. The ethical bonus is that Michelle's pension contributions aren't invested in the stock market, so there's no chance that she's funding something she doesn't support.

Michelle also contributes to a Windsor Life free-standing additional voluntary contribution (FSAVC) scheme. Our financial advisers were far less positive about this aspect of Michelle's pension provision. It's expensive to run, and offers no options to invest ethically.

Unfortunately, transferring the money built up in the FSAVC to another pension scheme would cost Michelle a small fortune. Her fund is worth £13,384 but the transfer value is just £9,522. It may be cheaper simply to stop paying into the fund, although there would still be a charge.

If she wants to continue to boost her occupational pension, Michelle has a number of choices. She could buy added years in her occupational pension. The pension she receives when she retires will be based on her length of service. To get maximum benefits, Michelle can buy, either with a lump sum or monthly contribution, extra years of service, up to a maximum of 40 years. This could be expensive but, like the main scheme, it provides a guaranteed income that's not dependent on investment returns – and won't harm her ethical principles in any way.

An alternative is to join her employer's in-house additional voluntary contribution (AVC) scheme. In this case, her money would be invested in companies on the stock market. The scheme's providers are Equitable Life, Scottish Widows and Standard Life. Both Standard Life and Scottish Widows offer ethical funds.

If Michelle were earning £30,000 or less, she could take out a stakeholder pension. This lets you invest up to £300 gross a month, and can be run alongside an occupational pension. Stakeholder pensions let you choose the funds you invest in, so you could build up a portfolio to match your ethical criteria. An added bonus is that, unlike AVCs, which provide taxable income only, stakeholder pensions let you take 25 per cent of your built-up fund as a tax-free lump sum. For more on stakeholder pensions, see the two articles in *Which?*, March 2001, p21, and August 2001, p18.

8 STOCKS & SHARES ISA

At the moment, Michelle has a stocks and shares individual savings account (Isa) from Family Assurance. Her funds are invested in the Regency unit trust. Regency's fund managers don't apply any ethical criteria when choosing the companies the fund invests in, so it will undoubtedly compromise some or all of Michelle's principles.

She has two main choices if she wants her investments to reflect her ethical beliefs. She could switch to Family Assurance's ethical fund, but this won't match all her criteria. It falls down on the way it deals with environmental issues and oppressive regimes. And it doesn't use any positive screening criteria, so Michelle couldn't choose to invest in companies whose activities she particularly supports.

The alternative is to switch to another Isa provider. One of our advisers recommended the Ecology and Environmental Opportunities funds from Jupiter. These both support companies which contribute to environmental improvements. If these funds don't appeal, Michelle could use a fund supermarket. This means she wouldn't be limited to just one fund: instead, she could choose to invest in several different ethical funds through a single Isa. For more information on how fund supermarkets work, see *Which?*, November 2002, p48.

FURTHER INFORMATION

www.eiris.org The Ethical Investment Research Service carries out independent research. Its website provides details of how to find a specialist IFA, as well as lots of useful background information on ethical investments

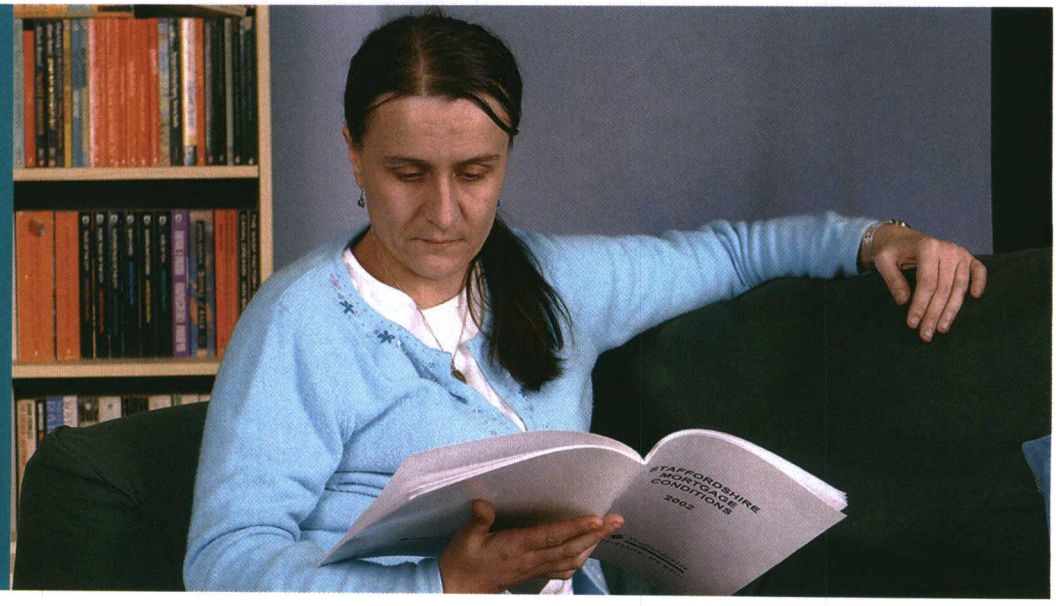
www.uksif.org The UK Social Investment Forum promotes and encourages socially responsible investment

www.ftse4good.com This website explains the criteria used for inclusion in the ftse4good ethical stock market indices

www.abcul.org The Association of British Credit Unions is the trade association for credit unions. This site lets you search for credit unions you can join

www.bsa.org.uk The Building Societies Association is the trade body for building societies

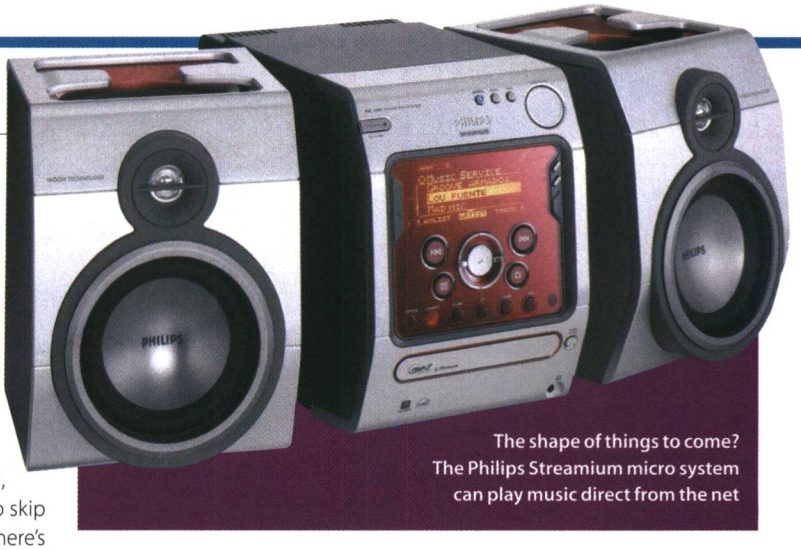
www.ethicalinvestment.org.uk The Ethical Investment Association is a nationwide body of IFAs specialising in ethical investments



'You've opened up several new avenues for me,' Michelle told us when she'd received the advice. 'I was pleasantly surprised by the number of organisations I can take a closer look at. I'm definitely interested in the Ecology Building Society. I was also pleased to see I wasn't doing too badly on the ethical front, without even realising it.'

NEW TECHNOLOGY

PLUCK MUSIC FROM THE ETHER



The shape of things to come? The Philips Streamium micro system can play music direct from the net

The Philips Streamium MC-i200, £330, claims to be the world's first micro system that can play music direct from the net, as well as from normal radio and CDs.

If you have ADSL or cable broadband, you can use the Streamium to access online music services such as Andante, Live 365, Musicmatch, MP3.com and Radio Free Virgin. Andante (classical) and MP3.com (popular) are single stations, but the others are groups of digital channels, organised by genre to cater for most musical tastes. Track details are displayed on the front panel, and some stations allow you to skip songs you don't like. Although there's plenty of choice available, you can't 'tune in' to other radio services available on the net, such as the extra BBC digital stations.

As a micro system, the Streamium sounds pretty good, especially with conventional radio and CD. The quality of internet music depends on how much compression is used by each station, and this can be quite variable. But with a good quality feed, the system sounds better than most computer speakers would. However, you need the confidence to build a basic home network to set up the Streamium. Before playing music from the internet, you need to hook it up to your broadband connection via a separately bought router (around £100), and configure it on your PC. There's a dedicated help website to guide you through this process.

The Streamium won't really do anything that a computer connected to broadband can't, but it's an interesting entertainment system that could be the shape of things to come in a 'networked' home. At around £330, plus router, it's not cheap, and it's not widely available (we had to test a review sample). But Philips thinks demand for streamed music will grow, and is currently testing a wireless version for launch in summer – this should be more portable and easier to set up.

CHILD TAX CREDIT– get your claim in now

There's a major tax change due next month that affects thousands of people with children. To take advantage of the change, you must fill out a form and put in a claim. If you don't, you could lose out.

In April 2001 the children's tax credit (CTC) was introduced. For eligible people it meant a lower tax bill. CTC is being replaced next month by a new tax credit called the child tax credit.

If you are responsible for a child aged 16 or under, and you, or you and your partner (whether or not you are married) have a joint income of £58,000 or less, you may be eligible. If you have a child under the age of one, you can claim if your single or joint income is £66,000 or less. And if you have a young person living with you aged 16 to 18, you may also be eligible for credit, depending on their circumstances. Exactly how much credit you'll get depends on your income and other family circumstances. As a guide, a couple with a joint income of between £25,000 and £50,000 a year with one to three children will receive just over £10 a week. But the important point is, if you don't claim it, you won't get it. This applies even if you were claiming the old children's tax credit.

Another major change is that the new credit is paid directly into the main carer's bank account as opposed to being paid via a reduction in their tax bill.

You can backdate your claim by only three months. So, if you are eligible for credit from April 2003, but don't claim until 1 December, you'll lose out on any amount you were entitled to between April and September 2003.

There's more information about the new tax credits in the *Which? Tax Saving Guide 2003*, free with next month's *Which?*. To find out whether you are eligible, and to receive a claim form, contact the Inland Revenue tax credit helpline on 0800 500 222.

ILLUSTRATION ANDY BAKER

roundup

LOAN RATES FALLING
Since our roundup of personal loans in January's 'All Change', we've noticed a few personal loan companies offering unsecured loans at less than 7 per cent – the lowest we've come across for some time. Liverpool Victoria has a rate of just 6.8 per cent for online loans of £5,000 or more. Lombard Direct, Northern Rock and Abbey National will lend from £5,000 at 6.9 per cent. However, restrictions apply in all cases, so check the small print before signing on the dotted line.

best buymonitor

Each month, we keep you up to date with the cheapest prices for Best Buys from past tests which are still available. Copies of past articles can be found at www.which.co.uk/whichextra

BEST BUY MONITOR

	Best Buy	Price (£)	Where to buy on the high street	Web price (£)	Where to buy online	Notes
DISHWASHERS Last report Dec 02 Next test update Jul 03						
Full-sized	Whirlpool 6th Sense ADP 5966	280	Currys	292	currys.co.uk	Plans to add antibacterial cycle and change the door lock in March or April. Model number will change to ADP 7966.
Slimline	Bosch SRS43C02GB Classixx	270	Allders	256	pluggedin.co.uk	Model number changed from SRS43A02GB Classixx. Will be replaced by SRS43C02GB Classixx this month, with no changes.
Compact	Zanussi Studio Line DCE5655	300	Comet	266	hienergyshop.co.uk	A compact model, which takes six place settings, compared with 12 for the Whirlpool and nine for the Bosch.
FREEZERS Last report Jun 00 Next report May 03						
Chest	Aura Norfrost 2000-H	199		see[1]		£100 cheaper since our tests. Good, though small capacity, freezer.
	Liebherr GTS 1823	339		310	unbeatable.co.uk	Shape of lid and the handle have changed. Model number changed from Liebherr GTS 1862.
	Miele GT 262 ES	310	Co-operative Group	287	qed-uk.com	Changes to display, height and storage boxes. Model number changed from Miele GT 260 ES.
Tall upright	Whirlpool AFG 379/G No frost	369	Miller Brothers	356	qed-uk.com	Changes to styling. Model number changed from AFG 378/G No Frost. Will be replaced in April by a significantly different model.
Worktop	Bosch GSL 12420	240	Allders	223	qed-uk.com	Changes to styling. Model number changed from Bosch GSL 1202/GB. £40 cheaper since our tests.
Significantly altered or discontinued Best Buys Bosch GSU 3001GB/53, Whirlpool AFG 305/G, Zanussi ZVF47RM						
FRIDGE-FREEZERS Last report Apr 02 Next report Oct 03						
	Bosch KGU32121GB frost free	450	Allders	413	pluggedin.co.uk	Antibacterial coating added. Model number changed from Bosch KGU32120GB. Will be replaced in May by significantly different model.
	Samsung SR-L3928B	420	Comet	430	electricaldiscountuk.co.uk	Drawers will be changed to transparent in March or April.
	Bosch KSV28320GB	300	Co-operative Group	274	currys.co.uk	Model number changed from Siemens KS28V22. Will be replaced in May by KSV28323, with changes to appearance.
	Whirlpool ARZ 8970/H	480	Co-operative Group	397	qed-uk.com	Changes to styling and thermostat. Model number changed from Whirlpool ARZ 897-1/H. Further changes planned for April.
FRIDGES Last report Sep 01 Next report Oct 03						
Larder fridge – built-in	AEG Santo U86000i	420	Comet	304	qed-uk.com	Changes to appearance. Model number changed from U66000i.
Larder fridges – tall	Bosch KSR 34421GB	459	Tesco	401	hienergyshop.co.uk	Antibacterial coating added. Model number changed from KSR 3421GB. Will be replaced in May by KSR 34423GB.
Larder fridges – worktop	Beko RC110	90	Comet	127	coop.co.uk	A relatively small model with an ice-making compartment.
	Bosch KTR 15460GB	229	Tesco	227	hienergyshop.co.uk	Antibacterial coating added. Model number changed from Bosch KTR 1565GB. Will be replaced in May by the KTR 15463GB.
	Haier HR 166NR	129	Powerhouse	see[1]		Good fridge with plenty of convenient features.
Fridges with icebox – worktop	Haier HR 146NR	165		see[1]		Excellent performance all-round, with good-sized four-star icebox.
	Lec ER 550AW	130	Powerhouse	144	appliance-direct.co.uk	Good fridge, though the icebox is not suitable for freezing fresh food.
Built-in with icebox – worktop	Siemens KU 14L440GB	480	Comet	420	every-appliance.co.uk	Antibacterial coating added. Model number changed from Siemens KU 14L05GB. Originally a Best Buy on price, but it's gone up by £30.
MICROWAVES Last report (combination) Jan 02 Last report (basic) Dec 02 Next report (both types) Dec 03						
Combination (includes grill and convection oven)	Sharp R-963	250	Co-operative Group	208	empiredirect.co.uk	Styling will change in April and the model number will change to R-697. Has lost some price advantage over Whirlpool since our tests.
	Whirlpool MT52	280	Co-operative Group	258	unbeatable.co.uk	Excellent cooking quality and lots of features, including steaming. Changes to appearance. Model name changed from MT277.
Microwave only	LG Intellowave MS-256EL	100	Comet	139	prime2000.co.uk	Easily the best basic model on test, and the only model to score full marks for both defrosting and reheating.
	Samsung M1815N	60	Comet	60	bedirect.co.uk	Good all-round performance but not quite as good as the LG.
	Samsung M1875N	85	Comet	80	bedirect.co.uk	Similar heating quality to the M1815N but also has an electronic timer.
Significantly altered or discontinued Best Buys Daewoo KOG 390A, Sanyo EM-G4752						
TUMBLE DRIERS Last report Sep 00 Next report Nov 03						
Sensor driers	Creda T632CW	290	Co-operative Group	244	unbeatable.co.uk	Good, easy-to-use model, though the high-street price has gone up by £40 since our tests. Model number changed from Excel T602CW.
Significantly altered or discontinued Best Buys Hotpoint Ultima TC71						
WASHING MACHINES Last report Jan 03 Next report Jan 04						
	Bosch Exxcel 1200 WFO2464GB/01	348	Tesco	344	pluggedin.co.uk	Best on test and an excellent all-rounder. It cleaned brilliantly, rinsed well, and is simple and intuitive to use. £22 cheaper since our tests.
	Miele Novotronic W864	499	Miller Brothers	421	tradeappliances.co.uk	Will be superseded in March by Premier 300 Novotronic, which has a silk program and different styling. Limited stocks of W864 still on sale.
	Siemens Extraklasse 1100 WXLM112GB/04	420	Co-operative Group	385	pluggedin.co.uk	Close runner-up to the Bosch, though Siemens' reliability record isn't as good. Also, the price difference has increased from £30 to £72.
	Zanussi Jetsystem 1200 Xtra Capacity FJ1254W	349	John Lewis	322	coop.co.uk	Cheaper alternative, though it has increased in price by £50 since our tests. Washes well but scores only average for noise and vibration.

Where no high-street price chain was found, a guide price is given. Internet prices include delivery. 1 These items aren't available from the internet sites we surveyed

NEXT MONTH Television and hi-fi Best Buys

Disc T@2

The Disc T@2 allows words and images to be etched on to the disc, rather like a watermark

If you ever produce your own compact discs on computer using a recordable CD-R drive, then a new product from Yamaha may interest you. The Yamaha CRW-F1 drive, £60, incorporates a disc labelling system called Disc T@2 (pronounced tattoo). It allows pictures, text and logos, originating from the computer, to be 'etched' by laser into the unused portions of CD-R discs. This results in an effect similar to a watermark visible from the underside of the disc.

You might want to label discs, for example, with a company logo, a special message such as 'Happy Birthday', print track listings on audio compilations, or label back-up discs with dates and serial numbers. Traditionally, if you wanted to label discs, you had to use special permanent marker pens or print special sticky labels on your printer. The former can look untidy, however, and the latter can cause disc stability problems if not applied correctly. With this in mind, Disc T@2 might seem an attractive alternative. Our tests show that the colour/type of dye used in CD-R discs affects the final result of the 'tattooing' system. Darker blue discs work the best, producing images with good contrast. Lighter coloured blue, green or yellow discs work less well but still produce an adequate picture. Gold discs, on the other hand, are not suitable, as the tattoo is virtually invisible.

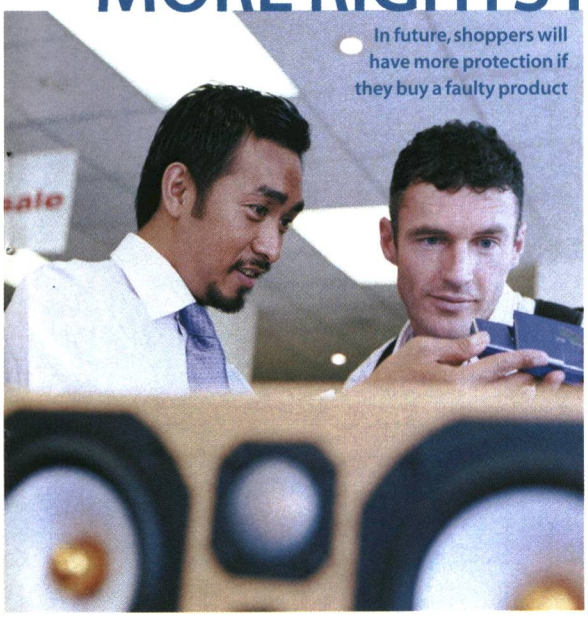
Another thing to bear in mind with this system is that images can be placed only on the unused portion of a disc. Hence, for decent-sized images, the disc cannot be more than half full and it must be finalised or 'closed' before the tattoo can be applied, which means that no other data can be added later. Tattoos also take a long time to apply (up to 12 minutes).

Some people may find tattooing useful for labelling with small amounts of text, but in general it's rather limited. However, provided you use the right coloured discs, the images are visible, though subject to the vagaries of lighting and viewing angle.

The package as a whole, featuring an internal IDE CD-R drive with software and additional applications, and a speed of x44, costs just £60 from www.dabs.com or www.scan.co.uk. Despite the tattooing limitations, we think it's good value and worth considering for its main purpose of recording CDs. External USB and internal SCSI versions are also available.

PHOTOGRAPHY JONNY THOMPSON, GETTY IMAGES

MORE RIGHTS FOR CONSUMERS



In future, shoppers will have more protection if they buy a faulty product

If you've ever bought a faulty product and had problems getting redress, you'll welcome the new sale of goods law, which comes into force on 31 March.

In the past, if you bought a damaged product, the onus was on you to prove it was faulty at the time of sale (see 'Don't buy Time', *Which?*, January 2003, p8).

However, from the end of this month, you won't have to produce any evidence that the product was inherently faulty when it was sold, as long as you return the product within six months of purchase. Instead, the retailer must prove that it wasn't faulty. If a product develops a glitch after six months, it's up to you to prove it was faulty when you bought it. As in the past, you're still entitled to a full refund if you reject faulty products quickly, but you're also now entitled to seek a repair or replacement. However, you can't pursue both a repair and a replacement at the same time, and the retailer has the right to provide you with the cheaper option. For more details, see the insert in next month's *Which?* or look up http://www.dti.gov.uk/ccp/topics1/saleandsupply.htm#directive.

NEW BANKING CODE

A new version of the Banking Code has just come into effect. It should make switching current accounts easier and give savers a fairer deal.

For the first time, the code sets service standards for how banks should deal with requests from current account customers to switch banks. Under the new code, which came into effect at the beginning of the month, your old bank must provide your new bank with information about your standing orders and direct debits within five days of your request (three days from 1 August). Your new bank should explain how the switching process works and how long it will take. Should you incur any charges because of mistakes or delays during the transfer, these will be refunded. For more information on switching, see www.switchwithwhich.co.uk.

Customers with savings accounts that have been downgraded should be better off, too. So long as your account has more than £250 in it, banks and building societies must now tell you personally if, during the last 12 months, the interest rate on your account has fallen by 0.5 percentage points or more, relative to the Bank of England's base rate. If your account has been downgraded, the bank or building society will let you move your account or withdraw your money without imposing any notice period or charges.

We welcome these changes, which we've been campaigning for for some time. They should help ensure customers no longer find themselves unwittingly stuck in poor-paying savings accounts because they didn't see notices in branches or newspapers about reductions in the interest rate.

Most banks and building societies subscribe to the Banking Code, although a few, including Capital One and Marks & Spencer Financial Services, have yet to sign up. ▷

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

		INTEREST (%) GROSS[1]						
	How account is run	£100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet		4.25[2]	4.25[2]	4.25[2]	500		✓
A&L PhoneSave Premier[3]	phone	4.15	4.15	4.15	4.15	1		
Cahoot Savings	internet	4.07	4.07	4.07	4.07	1		
Coventry BS NetSave Instant III	internet		4.00	4.00	4.00	500		✓
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Nationwide BS e-Savings[4]	internet	4.00	4.00	4.00	4.00	1		✓
Northern Rock Tracker Online	internet	4.15	4.15	4.15	4.15	1		
Yorkshire BS E-Saver	internet		4.00	4.00	4.05	1,000		✓
NOTICE								
L&G Savings 50 Day Notice Tracker	post/tel	4.26	4.26	4.26	4.26	1	50	
Nottingham BS Postal Share	postal		4.00[5]	4.00[5]	4.00[5]	1,000	75	
Safeway Postal Notice	postal		4.30	4.30	4.30	500	60	
Scarborough BS Scarborough 80	post/tel	4.30[6]	4.30[6]	4.30[6]	4.30[6]	100	80	
Universal BS Direct 90	postal			4.10	4.15	5,000	90	

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months 3 All transactions via Premier Account 4 All transactions via FlexAccount 5 Includes a bonus of 0.25 per cent payable for one year 6 Includes a bonus of 0.8 per cent payable for first six months

All rates correct at 10 February 2003 Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards**. Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice period** and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

		INTEREST (%) GROSS						
	Cat standard	£0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			3.75	4.10	4.40	3,000		✓
B'ham Midshires	✓	3.60	4.10	4.30	4.30	1		✓
Buckinghamshire BS		3.00[1]	4.00	4.25	4.35	100		✓
C&G		4.25	4.25	4.25	4.25	100		✓
Hanley Economic BS		3.85	4.30	4.30	4.40	1[2]	30	✓
Kent Reliance BS	✓	4.40	4.40	4.40	4.40	1		✓
Lloyds TSB	✓	3.25[3]	4.25	4.25	4.50	10		✓
Monmouthshire BS	✓	4.25	4.25	4.25	4.25	10		✓
RBS		3.30[4]	4.10	4.35	4.45	1	60	
Safeway	✓	4.50	4.50	4.50	4.50	10		
Shepshed BS		4.40	4.40	4.40	4.40	100	60	✓
Skipton BS		3.00	4.35	4.35	4.35	500	30	

1 3.5 per cent paid on balances of £1,000 to £2,999 2 Minimum investment for non-locals is £1,000 3 3.5 per cent paid on balances from £1,000 to £2,999 4 3.7 per cent paid on balances from £500 to £2,999

All rates correct at 10 February 2003 Based on data supplied at www.moneyfacts.co.uk

CHILDREN'S SAVINGS ACCOUNTS

Most high-street banks and building societies run children's accounts. They are a sensible option if your child has only small amounts to save. They give children direct access to their money and have the added advantage of giving children control over their investment, so that they learn how to handle their own finances. Interest rates are usually better than those paid on similar accounts available to adults. Children can usually have their own account from the age of seven, although an adult's signature (parent's or guardian's) is needed to operate accounts if the child is very young.

Our Best Buys are shown in red. Choose an account for the amount closest to your level of savings. We show the annual interest rate before tax on three balances, and give the maximum age for a child to hold the account. Accounts with a ✓ offer perks (such as free gifts or toys). However, we have not taken this into account when choosing our Best Buys. We also say whether the account operates on a local or national basis. Local accounts tend to pay higher rates of interest, but you will need to live in the area.

	INTEREST (%)			OTHER DETAILS			
	£10	£100	£1,000	Maximum age	Interest paid	Perks	Local or national
Alliance & Leicester First Save	4.40	4.40	4.40	to 16	yearly		national
Britannia BS FirstSaver	4.50	4.50	4.50	to 18	yearly		national
Cambridge BS First Instant	4.25	4.25	4.25	to 18	yearly		local
Chesham BS Young Saver Bonus	4.15	4.15	4.15	to 21	yearly		local
Coventry BS Interest Zone[1]	4.15	4.15	4.15	to 18	yearly		national
Furness BS Young Savers	4.35	4.35	4.50	to 18	half-yrly		local
Lambeth BS Cat's Whiskers		4.45	4.45	to 18	yearly	✓	national
Loughborough BS Penguin	4.60	4.60	4.60	to 16	half-yrly	✓	local
Mansfield BS Bonus Five		4.35	4.35	to 16	half-yrly	✓	local
Nationwide BS Smart 2 Save	4.50	4.50	4.50	to 11	half-yrly	✓	national
Norwich & Peterborough BS Head Start		4.40	4.40	to 23	yearly		national
Portman BS Young Saver	4.35	4.35	4.35	to 16	yearly		national
Saffron Walden BS Ladybird	4.70	4.70	4.70	to 16	yearly	✓	local

1 No withdrawals until seventh birthday

All rates correct at 10 February 2003 Based on data supplied at www.moneyfacts.co.uk

REQUEST A TEST
If you've seen something new you'd like us to test, e-mail us at **allchange@which.net**

The Department of Health recommends that we eat five portions of fruit and vegetables a day, and its new logo should indicate which foods will help you meet that target

New 'five a day' logo

This spring, you'll start to see a new logo on foods. The Department of Health's (DH) '5 a day' logo will clearly indicate the fruits and vegetables that contribute towards the five portions that it's recommended you eat each day as part of a healthy, balanced diet. (Unfortunately, we can't show you the logo as it wasn't available at the time of going to press.) The logo will appear on fresh, frozen, tinned or dried fruit and vegetables and will indicate on the packaging how many portions the food will count as.

Food manufacturers and suppliers must meet strict criteria in order to be granted a licence to use the logo. For example, labelling can't suggest that any one food provides more than two portions towards the target, as it's important to eat a variety of fruits and vegetables with different nutrients. And fruit juice, vegetable juice or smoothies contribute only one portion towards the five, no matter how much you drink in a day. The same goes for dried fruit, and pulses such as haricot, butter, soya and kidney beans.

Processed foods containing fruit and vegetables with added salt, sugar and fat won't qualify to use the logo until DH completes further research into their nutritional content.

Confusingly, Heinz is already using its own '5-a-day' logo on more than 70 tinned products, including Spaghetti in Tomato Sauce and Cream of Tomato Soup, claiming that they contribute towards the recommended daily intake of fruit and vegetables. However, many of these products contain added salt and sugar, so aren't eligible for the DH logo at present. Other, similar, labelling schemes exist, and we think the government needs to address this issue so that consumers aren't misled about the products they buy.

Most of us need to eat more fruit and vegetables, so the DH scheme should be a real help. Just make sure you're looking at the right logo.

FSA MORTGAGE CALCULATOR

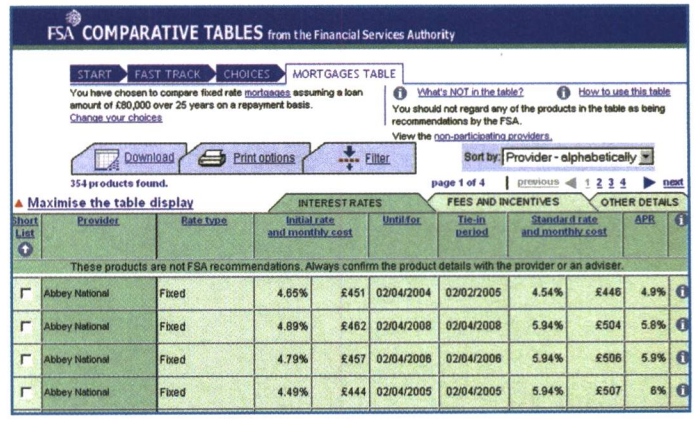
With thousands of mortgages on the market, choosing one can be difficult. To try to address the problem, the Financial Services Authority (FSA) launched its online comparative mortgage tables last November. Although the information they provide is completely unbiased and independent, we feel that the tables do have some limitations.

After you've plugged in a few details, such as how much you want to borrow and what type of mortgage you're interested in, you're presented with a table of mortgages that meet your criteria. Confusingly, however, the search output defaults to listing the deals in alphabetical order instead of by cost. This isn't immediately apparent and could be misleading. You can go on to order the deals by initial interest rate, APR or cashback, but all of these can also be misleading. It's much better to compare the total cost of the deal over the length of time you think you'll hold the loan. The FSA tables don't do this for you (although, if you search around the site, you can find the information you need to work out the total costs yourself).

We found the tables rather difficult to use and we felt that the explanatory information about mortgages was limited. We also think that the FSA should name the smaller lenders who aren't participating in the tables.

However, there's no doubt that the tables are a reasonable place to start your research into the mortgage market. We suggest you combine any search you do on the FSA site with a commercial online search that allows you to compare mortgage deals on total cost over set periods of time. Good sites to look at include www.moneynet.co.uk, www.moneysupermarket.co.uk, or www.charcolonline.co.uk. And for information on mortgages and the house-buying process, see our book *Which? Way to Buy, Sell and Move House* (£10.99). You can order it by phoning 0800 252 100, quoting code BSMH/BKPW03.

Mortgages are the seventh product for which the FSA has produced comparative tables (they also cover stakeholder pensions, for example). You can view all the tables at www.fsa.gov.uk/tables.



FSA COMPARATIVE TABLES from the Financial Services Authority

START | FAST TRACK | CHOICES | MORTGAGES TABLE

You have chosen to compare fixed rate mortgages assuming a loan amount of £80,000 over 25 years on a repayment basis.
Change your choices

What's NOT in the table? How to use this table

You should not regard any of the products in the table as being recommendations by the FSA.
View the non-participating providers.

Download | Print options | Filter | Sort by: Provider - alphabetically

354 products found. page 1 of 4 | previous 1 2 3 4 next

Maximise the table display

Short List	Provider	Rate type	Initial rate and monthly cost		Until for	Tie-in period	Standard rate and monthly cost		APR
INTEREST RATES						FEES AND INCENTIVES			OTHER DETAILS

These products are not FSA recommendations. Always confirm the product details with the provider or an adviser.

Abbey National	Fixed	4.65%	£451	02/04/2004	02/02/2005	4.54%	£446	4.9%	
Abbey National	Fixed	4.89%	£462	02/04/2008	02/04/2008	5.94%	£504	5.8%	
Abbey National	Fixed	4.79%	£457	02/04/2006	02/04/2006	5.94%	£506	5.9%	
Abbey National	Fixed	4.49%	£444	02/04/2005	02/04/2005	5.94%	£507	6%	

PHOTOGRAPHY ALAMY

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

AIR PURIFIERS (p28)
Amcor 020 8560 4141, www.amcorairtreatment.com
Bionaire 0800 052 3615 www.theholmesgroup.com
De'Longhi 0845 6006845 www.delonghi.com
Mountain Breeze 0845 658 9700
Other useful contacts
British Allergy Foundation & Allergy UK allergy helpline 020 8303 8583 www.allergyfoundation.com
British Thoracic Society 020 7831 8778 www.brit-thoracic.org.uk
National Asthma Campaign 08457 010203 www.asthma.org.uk

ALL CHANGE (p53)
Banking Code Standards Board 020 7661 9694 www.bankingcode.org.uk
Department of Health 020 7210 4850 www.doh.gov.uk
Disc T@2 www.global.yamaha.com
Philips Streamium 0870 900 9070 www.philips.co.uk

ALL-IN-ONES (p20)
Brother 0845 606 0626 www.brother.co.uk
Canon 0870 514 3723 www.canon.co.uk
Epson 0870 241 6900 www.epson.co.uk
HP 0845 270 4222 www.hp.co.uk
Lexmark 0870 444 0044 www.lexmark.co.uk
Samsung 0870 242 0303 www.samsungelectronics.co.uk

BEST BUY MONITOR (p54)
Dishwashers
Bosch 0870 727 0446 www.boschappliances.co.uk
Whirlpool 0870 600 8989 www.whirlpool.co.uk
Zanussi 08705 727 727 www.zanussi.co.uk
Freezers
Aura (Norfrost) 01847 822 200 www.norfrost.co.uk
Bosch 0870 727 0446 www.boschappliances.co.uk
Liebherr 01977 665 665 www.lhg.liebherr.de
Miele 01235 554 455 www.miele.co.uk
Whirlpool 0870 600 8989 www.whirlpool.co.uk
Fridge/freezers
Bosch 0870 727 0446 www.boschappliances.co.uk
Samsung 0870 242 0303 www.samsungelectronics.co.uk
Whirlpool 0870 600 8989 www.whirlpool.co.uk
Fridges
Beko 01923 818 121 www.beko.co.uk
Bosch 0870 727 0446 www.boschappliances.co.uk
Haier 01527 578 333 www.haiereurope.com
Lec 01234 863 161 www.lec.co.uk
Siemens 0870 240 0070 www.siemensappliances.co.uk
Microwaves
LG 0870 607 5544 www.lgelectronics.co.uk
Samsung 0870 242 0303 www.samsungelectronics.co.uk
Sharp 0800 262 958 www.sharp.co.uk
Whirlpool 0870 600 8989 www.whirlpool.co.uk
Tumble driers
Creda 08701 54 64 74 www.creda.co.uk
Washing machines
Bosch 0870 727 0446 www.boschappliances.co.uk
Miele 01235 554 455 www.miele.co.uk
Siemens 08702 40 00 70 www.siemensappliances.co.uk
Zanussi 08705 727 727 www.zanussi.co.uk

CORDLESS PHONES (p34)
Binatone 020 8344 8800 www.binatonetelecom.com
BT 0845 60 633 00 www.bt.com
Cable & Wireless 0870 241 3201
Doro 01527 583 800 www.doro-uk.com
Geemarc 01707 38 44 38 www.geemarc.com
NTL 0870 241 3201
Panasonic 08705 357 357 www.panasonic.co.uk
Philips 0800 019 0211 www.ce.philips.co.uk
Samsung 0870 242 0303 www.samsungelectronics.com
Vtech www.Vtecheurope.com

CREDIT CARD PERKS (p24)
AA 0800 096 5124 www.theaa.com
Co-op Bank 0800 0283 283 www.co-op.co.uk
Debenhams 0870 1242 412 www.debenhams.com
Egg 08451 233233 www.egg.com
GM Card 0870 6000 234 www.gmcard.co.uk
Goldfish Card 0845 760 9060 www.goldfish.com
Halifax 0845 728 3848 www.halifax.co.uk
Leeds & Holbeck 0800 587 2542 www.leeds-holbeck.co.uk
Liverpool Victoria 0800 134134 www.liverpool-victoria.co.uk
Lloyds TSB 01702 278 272 www.lloydstsb.com
More Than 0800 989898 www.morethan.com
Morgan Stanley 0800 02 88990 www.morganstanleycard.co.uk
Nationwide 08457 998899 www.nationwide.co.uk
NatWest 0800 444252 www.natwest.co.uk
The Royal Bank of Scotland 0800 161616 www.rbs.co.uk
Sainsbury's 0500 405060 www.sainsburysbank.co.uk
Shell 0800 028 6633 www.shell.com
Smile 0870 843 2265 www.smile.co.uk
SonyCard 0845 300 0373 www.sony.co.uk
Tesco 0800 406050 www.tescofinance.com
Thomas Cook 0800 169 4437 www.thomascook.co.uk
Virgin 0800 056 5667 www.virginmoney.com

ETHICAL FINANCES (p50)
The Co-operative Bank 0845 7212 212 (savings and current accounts)/ 0800 0288 288 (mortgages) www.co-operativebank.co.uk
Ecology BS 0845 674 5566 www.ecology.co.uk
Triodos Bank 0117 973 9339 www.triodos.co.uk
Other useful contacts
Ethical Consumer magazine 0161 226 2929 www.ethicalconsumer.org
Ethical Investment Research Service (EIRIS) 020 7840 5700 www.eiris.org.uk

FOOD IN SCHOOLS (p30)
Useful contacts
DfES Public Enquiry Unit 0870 000 2288 www.dfes.gov.uk
Department of Health 020 7210 4850 www.doh.gov.uk
Food Standards Agency 020 7276 8000 www.food.gov.uk
Health Education Trust SNAG Information www.healthedtrust.com/pages/snag.htm
Local Authority Caterers Association (LACA) 01483 766777 www.laca.co.uk

LIFE INSURANCE ISAs (p38)
AMP Pearl 0845 8844100 www.amp-online.co.uk
AXA 0845 300 0480 www.axa.co.uk
CIS 08457 464646 www.cis.co.uk
Druids Sheffield Friendly Society 0845 601 3162 www.druidsfriendly.com
Family Assurance Friendly Society0808 100 7654 www.family.co.uk
Forester Life 08457 990011 www.foresters.co.uk
Liverpool Victoria Friendly Society 01202 292333 www.liverpoolvictoria.co.uk
Nottingham FS 0800 731 0827 www.nottinghamfriendly.co.uk
Scottish Friendly Assurance Society Ltd 08456 005433 www.scottishfriendly.co.uk
Consumer help
Financial Services Authority (FSA) Consumer Helpline 0845 6061234 www.fsa.gov.uk
Financial Services Compensation Scheme Helpline 020 7892 7300 www.fscs.org.uk/

SAVINGS MONITOR (p56)
Children's savings accounts
Alliance & Leicester 0845 964 5660 www.alliance-leicester.co.uk
Britannia BS 0800 132304 www.britannia.co.uk
Cambridge BS 01223 727727 www.cambridge-building-society.co.uk
Chesham BS Local branch www.thechesham.co.uk
Coventry BS 0845 766 5522 www.coventrybuildingsociety.co.uk
Furness BS 0800 220568 www.furnessbs.co.uk
Lambeth BS 020 7928 1331 www.lambeth.co.uk
Loughborough BS 01509 610707 www.theloughborough.co.uk
Mansfield BS 01623 676300 www.mansfieldbs.co.uk
Nationwide BS 08457 302010 www.nationwide.co.uk
Norwich & Peterborough BS 0845 300 2511 www.npbs.co.uk
Portman BS 0800 807080 www.portman.co.uk
Saffron Walden BS 01799 522211 www.swhebs.co.uk
Mini cash Isas
Abbey National 0845 6000181 www.abbeynational.co.uk
Birmingham Midshires 0845 6022828 www.askbm.co.uk
Buckinghamshire BS 01494 879500 www.bucksbuildingsociety.co.uk
Cheltenham & Gloucester 0500 246810 www.cheltglos.co.uk
Hanley Economic BS 0800 838811 www.thehanley.co.uk
Kent Reliance BS 0800 783 4248 www.krbs.co.uk
Lloyds TSB Local branch www.lloydstsb.co.uk
Monmouthshire BS 01633 844402 www.monbsoc.co.uk
The Royal Bank of Scotland 0808 1009510 www.rbs.co.uk
Safeway 0800 995 995 www.safeway.co.uk
Shepshed BS 01509 822000 www.theshepshed.co.uk
Skipton BS 0800 446776 www.skipton.co.uk
Savings accounts
Abbey National 0800 174635 www.abbeynational.co.uk
Alliance & Leicester 0845 964 5660 www.alliance-leicester.co.uk
Cahoot www.cahoot.com
Coventry BS 0845 766 5522 www.coventrybuildingsociety.co.uk
Halifax 08457 263646 www.halifax.co.uk
Legal & General Savings 0845 783 9839 www.landg.com
Nationwide BS www.nationwide.co.uk
Northern Rock 08702 400704 www.northernrock.co.uk
Nottingham BS 0115 956 4707 www.thenottingham.com
Safeway 0800 995995 www.safeway.co.uk
Scarborough BS 0845 458 4458 www.scarboroughbs.co.uk
Universal BS 0800 028 8383 www.theuniversal.co.uk
Yorkshire BS www.yorkshirebuildingsociety.co.uk

SOUTH OF FRANCE RED WINE (p41)
Majestic 01923 298 200 www.majestic.co.uk
Morrisons 01274 615 196 www.morereasons.co.uk
Oddbins 0800 9174093 www.oddbins.com
Sainsbury's 0800 636262 www.sainsburys.co.uk
Waitrose 01344 824486 www.waitrose.com

INDEX

Online Which? Extra has a full archive of *Which?* reports published since July 2000. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.
By phone Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.
In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

CORRECTIONS

'CURRENT AFFAIRS', December 2002, p46
Clydesdale Bank no longer charges transaction fees on its Current Account Extra when you go overdrawn, so there should be a blank under this column in the table on p49. This does not affect the overall cost of the overdraft scenarios.

'THE "FREE" HOLIDAY THAT ISN'T', January 2003, p6
The cost for our two researchers of taking up the offer of a week's holiday to Tenerife with Worldwide Vacations is £423.20.

'INK CARTRIDGE MAKERS BLOT THEIR COPYBOOK', January 2003, p9
The Best Buy Epson Stylus Photo 950 cannot print direct from a digital camera.

'DEVICES TO GO', January 2003, p14
The Palm Tungsten T PDA should have a ✓ for 'Bluetooth built-in' in the table on p16. This does not affect its total test score.

'A GUIDE TO USING THE SMALL CLAIMS COURT', February 2003, p50
The website for the Department of Trade and Industry (see 'Further information', p52) is www.consumer.gov.uk.

CLARIFICATION

'ONE MAN WENT TO MOW', November 2002, p60
We would like to clarify that the Medway Mowers mentioned in this article is based in Rochester, Kent, and has no connection with Medway Mowers of Tunbridge Wells.

BEST BUY COMPETITION RULES

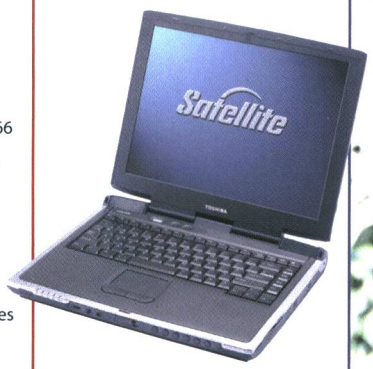
Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received from 4 March to 2 April 2003 will be entered into the competition. Winners will be informed in writing by 18 April 2003. The first 15 winners drawn with the correct answer will receive a BT Diverse 4010 Executive SMS cordless phone. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent.

A list of winners will be available from BB March 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 30 April 2003 (please include an SAE). Details will also be given on our website. Those under 18 years of age and

next month in WHICH?

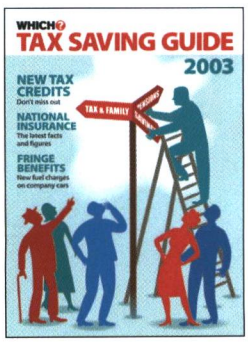
WATER METERS (p14)
Water-only companies
Bournemouth & West Hampshire Water 01202 590059
www.bwhwater.co.uk
Bristol Water 0845 600 3600
www.bristolwater.co.uk
Cambridge Water 01223 403 000
www.cambridge-water.co.uk
Cholderton & District Water 01980 629 203
Dee Valley Water 01978 846 946
Essex & Suffolk Water 0845 7820999
www.eswater.co.uk
Folkestone & Dover Water Services 01303 298888
Mid Kent Water 01634 245566
www.midkentwater.co.uk
Portsmouth Water 02392 499 666
www.portsmouthwater.co.uk
South East Water 0845 3010845
www.southeastwater.co.uk
South Staffordshire Water 01922 638 282
www.south-staffs-water.co.uk
Sutton and East Surrey Water 01737 772 000
www.waterplc.com
Tendring Hundred Water Services 01206 399 200
www.thws.co.uk
Three Valleys Water 0845 7823333
www.3valleys.co.uk
Water & sewerage companies
Anglian Water Services 0800 145145
www.anglianwater.co.uk
Dwr Cymru 0800 0520145
www.dwrcymru.co.uk
Northumbrian Water 0845 7171100
www.nwl.co.uk
Severn Trent 0800 7834444
www.severn-trent.com
South West Water 0800 1691144
www.swwater.co.uk
Southern Water 01903 264 444
www.southernwater.co.uk
Thames Water Utilities 0845 9200 800
www.thames-water.com
United Utilities Water 01925 234 000
www.unitedutilities.com
Wessex Water 0845 600 3600
www.wessexwater.co.uk
Yorkshire Water 01274 600 111
www.yorkshirewater.com
Other useful contacts
Northern Ireland Water Service 08457 440088
www.waterni.gov.uk
Ofwat www.ofwat.gov.uk
Scottish Water 0845 601 8855
www.scottishwater.co.uk
WaterVoice See phone book for local office phone numbers
www.watervoice.org.uk

BEST LAPTOPS
A guide through the maze of buying a new laptop computer



GET READY FOR SPRING
Best Buy emulsion paints, plus rollers on test

TAX BENEFIT
Save money on tax with our free 68-page *Tax Saving Guide 2003*



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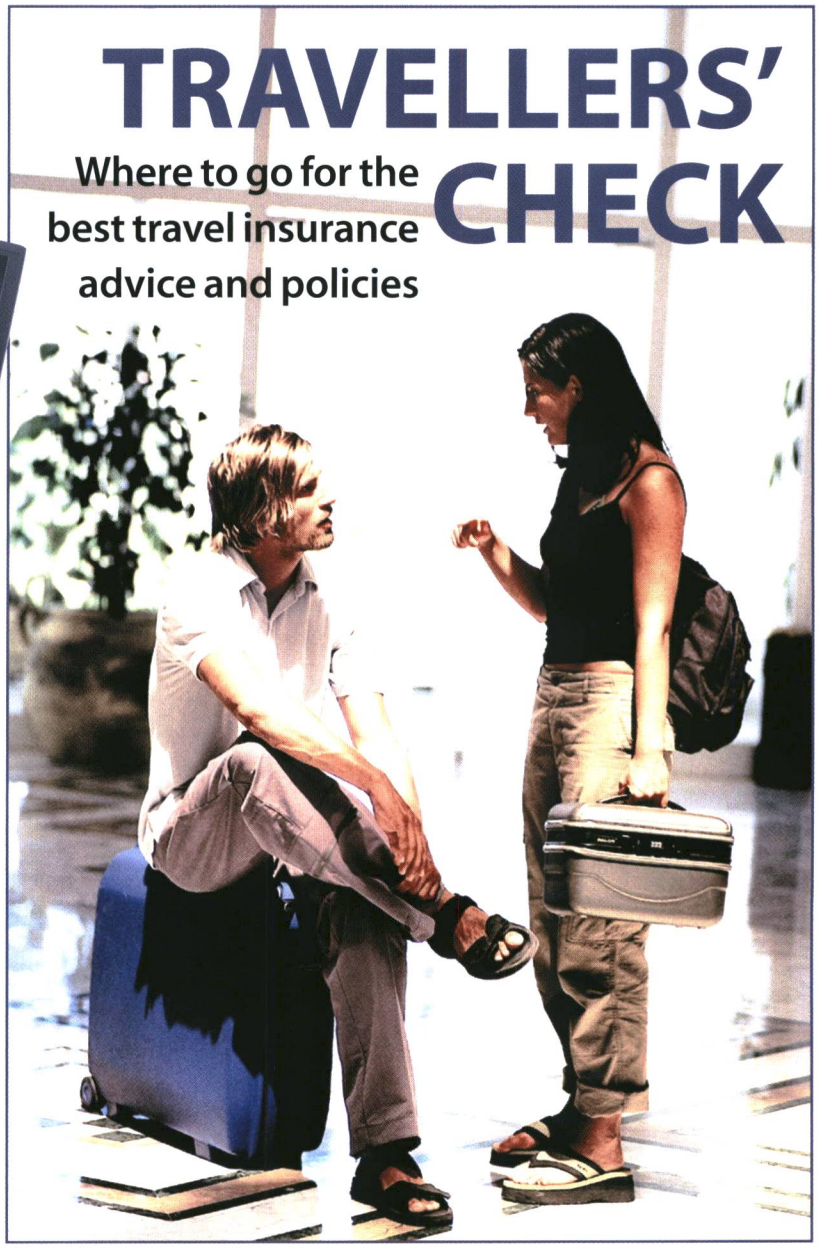

TRAVELLERS' CHECK
Where to go for the best travel insurance advice and policies

Child car seats in hire cars How safe are they?

Long-term investments The options for risk-takers

Vacuum cleaners Tests on uprights and cylinders

Support groups We investigate links with drug firms

Coming soon Freezers; **Product reliability**; Annual pension statements; **Takeaway hygiene**; Children's beds; **Barbecues**; Disposable cameras; **Travel sickness remedies**; Transferring money electronically; **Luggage**; Cookers on test; **Call centres**; House insurance; **Sandwiches**; Jogging shoes

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briefcases

Two recent cases from our lawyers' files

Linda's holiday deal didn't deliver what she had been led to expect

CASTLES IN SPAIN

Linda and James Reynolds were delighted to hear they'd won a free holiday. There was one condition – they had to attend a presentation in Spain. The talk was given by Holiday Solutions International (HSI), a 'marketing agent' for Vacation Time, based in Malaga. Linda and James were told that, for £,2,999, they could become members of Vacation Time and get '12 weeks luxury accommodation … at selected high-quality resorts' every year. The only extra costs would be their flights plus a £60 yearly fee. The deal appealed and they paid the full amount with their RBS Advanta Visa card.

Back in England, Linda completed a booking form for the holiday she and James were interested in. When she received a breakdown of costs, she realised accommodation wasn't included after all. She phoned Vacation Time but the person she needed to speak to wasn't available.

Linda then phoned Vacation Time's head office and was told that HSI had gone into liquidation. She explained that she'd paid for 12 weeks' holiday accommodation. To her surprise, she learned that all she'd bought was '12 weeks accommodation at discounted rates'. Linda contacted us.

We advised her that she was entitled to a full refund on the grounds of misrepresentation. As HSI had gone into liquidation, and Vacation Time was based in Spain, we decided to pursue the claim against RBS Advanta under Section 75 of the Consumer Credit Act.

We wrote to RBS Advanta pointing out its liability. It replied that Section 75 did not apply to overseas transactions, although it had a voluntary policy to consider such claims on their merits. We disagree, and reported it to the Office of Fair Trading which has successfully challenged some card companies that refute foreign claims. RBS Advanta finally refunded Linda in full.

POINT OF LAW

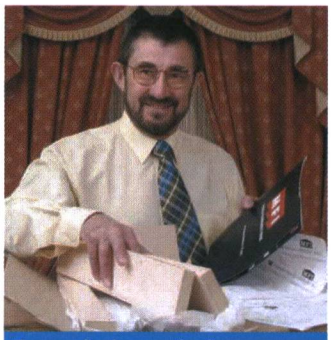
If you buy goods or services costing more than £100 and less than £30,000 with a credit card, the card issuer is liable for any misrepresentation or breach of contract by the supplier. Some card companies dispute that this applies to foreign transactions. The law isn't clear-cut on this, but we think such companies are wrong and refer them to the OFT.

FAULTY FURNITURE FIASCO

Terence Whittaker entered into a contract with his local branch of MFI to buy three suites of bedroom furniture for £3,752. Terence had to pay a £600 deposit and settle the balance a few weeks later. Before signing the contract, Terence told MFI he would be hiring his own fitters to install the furniture.

A few days before the agreed delivery date, MFI rang to say that some of the items were unavailable and would be delivered later.

Everything duly turned up, and Terence hired two fitters for a period of two weeks. But when they went to start the work, they noticed that parts from other ranges had been delivered. Terence returned the wrong parts, making it clear that he would have to continue paying the fitters, even though they couldn't complete the work.



Terence had to pay for fitters, even though they couldn't finish the job

MFI promised to deliver replacements by a specified date, adding that, if they didn't turn up by then, Terence would be able to cancel the contract for the faulty items. The replacements failed to arrive, so Terence contacted MFI. It offered to refund the cost of the suites (£2,377) and £100 as a gesture of goodwill. Terence was willing to accept this offer but also asked for a refund of the £525 he had paid on hiring the fitters. MFI said no, so Terence came to us.

We wrote to MFI pointing out that it was in breach of contract. As Terence had told MFI before the contract was signed that he would be hiring fitters, MFI was on notice that, if it breached the terms of the contract, it could be liable for any foreseeable losses which resulted. MFI sent Terence a cheque for the full amount.

POINT OF LAW

Where contracts are connected, you should tell all parties concerned. That way, you're more likely to recover foreseeable losses if any of the contracts are subsequently breached.

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